

"In the latter days, the sun shall rise from the west" • Holy Prophet Muhammad (peace be on him)



# **Economic Chaos**

## *Islamic Solutions*

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**15** Islam & Trade:  
A Primer  
For Today's  
Economy

**18** Sharing the  
Wealth: Financial  
Sacrifice &  
Welfare in Islam

**20** Islam's  
Response to the  
Global Financial  
Crisis

**27** Alcohol &  
Gambling Make  
Poor Economic  
Sense

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# The Ahmadiyya Muslim Community

**T**he Ahmadiyya Muslim Community is a religious organization, international in its scope, with branches in 189 countries in Africa, North America, South America, Asia, Australasia, and Europe. The Ahmadiyya Muslim Community was established in 1889 by Hadhrat Mirza Ghulam Ahmad<sup>as</sup> (1835-1908) in Qadian, a small and remote village in the Punjabi province of India. He claimed to be the expected reformer of the latter days, the Awaited One of the world community of religions (The Mahdi and Messiah). The Movement he started is an embodiment of the benevolent message of Islam – peace, universal brotherhood, and submission to the Will of God – in its pristine purity. Hadhrat Ahmad<sup>as</sup> proclaimed Islam as the religion of man: “The religion of the people of the right path” (98:6). The Ahmadiyya Muslim Community was created under divine guidance with the objective to rejuvenate Islamic moral and spiritual values. It encourages interfaith dialogue, diligently defends Islam and tries to correct misunderstandings about Islam in the West. It advocates peace, tolerance, love and understanding among followers of different faiths. It firmly believes in and acts upon the Qur’anic teaching: “There is no compulsion in religion” (2:257). It strongly rejects violence and terrorism in any form and for any reason.

After the passing of its founder, the Ahmadiyya Muslim Community has been headed by his elected successors. The present Head of the Community, Hadhrat Mirza Masroor Ahmad, was elected in 2003. His official title is Khalifatul Masih V or Fifth Successor of the Promised Messiah..



Mirza Ghulam Ahmad (1835-1908)

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Muslims follow the name of God's prophets with the prayer *alaehis salaam* or 'may peace be upon him,' and for the Holy Prophet Muhammad, *sallallahu alaehi wasallam* or 'may peace and blessings of God be upon him.' Companions of prophets and righteous personalities who have passed away are saluted by *radhi-Allaho anhu/a* or 'may Allah be pleased with him/her.' While such salutations are not set out in the text for readability, we encourage readers to offer these prayers as if set out in full.

Dr. Mufti Muhammad Sadiq (1872-1957) was the first Ahmadiyya Muslim missionary to arrive in America. In 1921, he founded the *Muslim Sunrise*, which stands today as the longest running Muslim publication in America. The magazine seeks to open discussions on Islam and topics relating to religion in general. It highlights the role of Islam in an ever changing global society. It provides a platform for public opinion on contemporary issues and presenting their solutions from an Islamic perspective.

[www.muslimsunrise.com](http://www.muslimsunrise.com)

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بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

## From the Holy Qur'an

Al-Baqarah 156-158

وَلَنَبْلُوَنَّكُمْ بِشَيْءٍ مِّنَ الْخَوْفِ وَالْجُوعِ وَنَقْصٍ مِّنَ  
الْأَمْوَالِ وَالْأَنْفُسِ وَالثَّمَرَاتِ ۗ وَبَشِّرِ الصَّابِرِينَ ۖ  
الَّذِينَ إِذَا أَصَابَتْهُمُ مُصِيبَةٌ قَالُوا إِنَّا لِلَّهِ  
وَإِنَّا إِلَيْهِ رَاجِعُونَ ۗ أُولَٰئِكَ عَلَيْهِمْ صَلَوَاتٌ مِّن  
رَّبِّهِمْ وَرَحْمَةٌ ۖ وَأُولَٰئِكَ هُمُ الْبُهْتَدُونَ ۖ

*And We will try you with something of fear and hunger, and loss of wealth and lives, and fruits; but give glad tidings to the patient,*

*Who, when a misfortune overtakes them, say, 'Surely, to Allah we belong and to Him shall we return.'*

*It is these on whom are blessings from their Lord and mercy, and it is these who are rightly guided.*

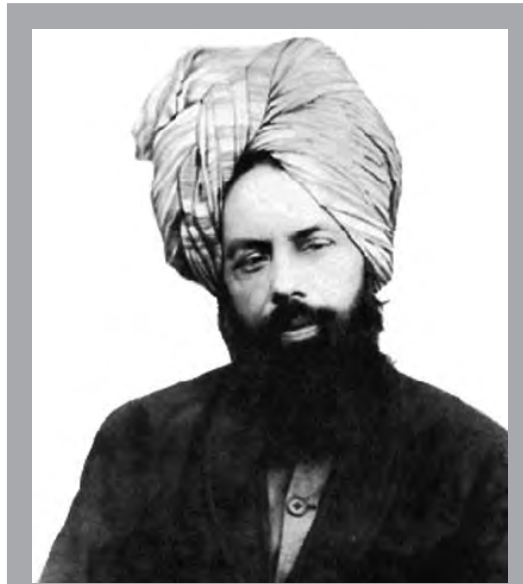
# Opening Commentary

**Do not  
foresake God  
by giving in to  
carnal  
pleasures and  
material  
wealth.**

**B**eware! Having seen other nations, how they have attained considerable measure of success in their worldly plans, you should not begin to wish to follow in their footsteps. Listen carefully and take heed that they are aliens to and unmindful of that God Who calls you all to Himself.

What is their god but a frail human being, this being the reason why they have been left in such a complacent error. I do not wish to stop you from striving for worldly good, but you should not follow the ways of those who think this present world is all in all.

In everything you do, whether it pertains to things of this world or of the next: you should seek help and succor from God alone, and this should remain the guiding principle of your life for ever and ever. But this seeking of help should not be from your lips alone; it should be your conviction deep down to the bottom of your being that every blessing comes only from heaven. You shall be really righteous only when, at the time of every difficulty, before sitting down to make your plans, you close your door upon yourself, and fall down before the throne of God Al-



Mirza Ghulam Ahmad (1835-1908)

mighty, crying for His grace and help and succor.

Then the Holy Spirit will come to your help, and through unseen means a way shall be opened for you. Have mercy on your own souls and be not like those who have cut themselves wholly away from God and have fallen on material means to such an extent that to seek Divine help they do not even formally utter with their lips the words "If God be willing." May God open your eyes, so that you should begin to perceive that your God is the beam on which all plans rest.

When the central beam of the roof falls down, can the minor supports maintain their position? Most certainly not. They would all come down in an instant, in all likelihood, with much loss of life. In the same way your plans cannot remain in position without help from God. If you will not cry for His help, if you will not make that soliciting the most fundamental principle of your life, you

will have no success, and shall die at last with great regret.

Do not fall to wondering why other peoples are meeting with success although they have not the slightest idea of your Most Perfect and All-Powerful God. The answer is this, and this -alone, that having forsaken God, they have been put to trial in the matter of material means.

Oftentimes a trial from God takes the form that whoever forsakes Him, giving himself up to carnal pleasure, setting his mind wholly on material wealth, the doors of worldly advancement are opened upon him; though from the religious and

spiritual point of view he is altogether destitute and naked. He dies at last engrossed in this world, to be thrown into an eternal hell. And sometimes this trial takes the form that such a person remains unsuccessful even in the task of amassing wealth.

But the latter trial is not as dangerous as the former, since the former breeds an inordinate measure of pride: and a superiority complex. In any case, both these groups are of those on whom falls the wrath of God. The true fountainhead for all kinds of prosperity is God. Therefore, when these people are unaware of this Living and Sustaining Being, in fact careless in regard to Him, and turn their backs upon Him, how can real prosperity fall to their lot? Blessed are they who understand this secret, and in dire straits is he who fails to grasp it.

*(Our Teachings)*

For full contents of the book,  
please visit [Alislam.org](http://Alislam.org)

# Editorial

**T**here are economic problems on a global scale and everyone is trying to come up with a solution. The discussion on TV, radio, newspapers and at the water coolers revolves around the causes of such economic issues and possible solutions. Most of us want a quick and easy recovery which is not realistic.

Recessions can take place at times due to natural disasters. Earthquakes and hurricanes can have a devastating effect on the local economy. Although unpredictable, we have found ways to cope with them and have been able to implement recovery in relatively short periods of time. Since this kind of recession is localized, it is manageable.

Recessions and depressions due to economic mismanagement and misuse of financial instruments and systems is altogether a different story. We attempt to solve them through the same financial tools which caused the problem in the first place. No matter what solution we come up with it results in a temporary fix or a short term solution.

There is another aspect of economic problems which is not discussed much.

We cause many economic problems by disregarding the commandments of God. Interestingly, the commandments we are referring to are common among all major religions in the world.

We would like to fix the healthcare system which is the single greatest burden on our economy. There are three controllable and optional activities, smoking, drinking and illegal drugs, that have a tremendous cost associated with the healthcare system. If we could

teenage pregnancies require that society must build and provide double the number of housing units than would otherwise be needed. It creates an economic burden on the economy for providing additional roads, utilities and other essential services for the additional households created. If by following the commandments of God, we eliminate these additional households, it would certainly have a beneficial effect.



only refrain from these three activities, the cost of healthcare would drastically decrease through fewer auto accidents, emergency treatment due to overdose and fewer heart disease and cancer patients, etc. While we profess to the congregations to follow the commandments of God and refrain from these activities, our stress is on the spiritual side. However, there is economic benefit that needs to be highlighted as well.

Similarly, single parent families resulting from high levels of divorces and

There are other areas that are more debatable than the above examples. The commandments about extravagance, pride, gluttony, living within one's means and simple lifestyle are fundamental to a better economy while pleasing God through obedience to His commandments.

Islam offers longer lasting solutions to economic

problems by providing guidelines for better behavior while we spiritually uplift ourselves.

**We hope and pray** that while all the experts are trying sincerely to find short term solutions to the economic problems, they would also give serious consideration to the long term and permanent solutions. The clergy, teachers and parents could help in this regard and not leave it to the economic gurus whose playfield may be limited.



# “Allah burdens not any soul beyond its capacity”

Summary of Friday Sermon delivered by  
Hadhrat Mirza Masroor Ahmad <sup>ra</sup>, the  
Head of the Ahmadiyya Muslim  
Community, May 29, 2009

Huzur cited verse 287 of Surah Al Baqarah. The translation reads: ‘Allah burdens not any soul beyond its capacity. It shall have the reward it earns, and it shall get the punishment it incurs. Our Lord, do not punish us, if we forget or fall into error; and our Lord, lay not on us a responsibility as Thou didst lay upon those before us. Our Lord, burden us not with what we have not the strength to bear; and efface our sins, and grant us forgiveness and have mercy on us; Thou art our Master; so help us Thou against the disbelieving people.’

**H**uzur delivered today’s Friday Sermon in light of the explanation of this verse as given by the Promised Messiah (on whom be peace).

Huzur explained that in the above verse the word ‘wus’aha’ (capacity) is used for humans to connote their limited capacity. However, generally speaking, for God the word Wasi (The Bountiful, the All-Embracing) is used to connote His boundless and limitless capacity. He is the Master of all powers, His knowledge is ceaseless therefore man cannot comprehend it. God does not give any such commandment which man cannot put in practice.

It is man’s duty to abide by the commandments. In Islam the commandments are in accordance with man’s natural capacities therefore each person is answerable for his/her actions. Islam does not present the irrational concept that a pure Prophet of God was given an accursed



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*He said that God does not burden any soul beyond its intellectual/mental capacity. However, He also teaches us the prayer of ‘O my Lord increase my knowledge’ (20:115). This is a prayer that was taught to the Holy Prophet (peace and blessings of Allah be upon him) who was given knowledge the breadth of which even encompassed the Day of Judgment.*

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death for the sake of negligent people. The Holy Qur’an declares that in accordance with the nature of man the commandments given are in line with human capacities and weaknesses.

Man tries to do good works but that does not purify him completely, as the Hadith relates, that the presence of Satan in us is like blood running through veins. As a result, any inadvertent sins, followed by genuine repentance and seeking God’s forgiveness lead man towards piety. Man has to continually endeavor to bring about a pious transformation of self. God’s Mercy is expansive and His forgiveness is all-embracing; He

forgives. This is the teaching of the Holy Qur’an for which no penance is required.

In explaining the verse Huzur gleaned/garnered twelve points from the elucidation of the Promised Messiah’s (on whom be peace) writings. He said that God does not burden any soul beyond its intellectual/mental capacity. However, He also teaches us the prayer of ‘O my Lord increase my knowledge’ (20:115). This is a prayer that was taught to the Holy Prophet (peace and blessings of Allah be upon him) who was given knowledge the breadth of which even encompassed the Day of Judgment.

At the time the Qur’an was being re-

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## The **Promised Messiah** (on whom be peace) explained that the words ‘Allah burdens not any soul beyond its capacity’ suggest that if man employs all his capacities to attain knowledge he will be the recipient of God’s pleasure. Knowledge that increases one’s perception of God causes one to further turn to Him.

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vealed God had full knowledge of the further treasures that were to be revealed. He therefore taught the Holy Prophet (peace and blessings of Allah be on him) this prayer so that he would continue to pray for increase in the sea of spiritual knowledge and cognizance that he already had. When the Quranic revelations were complete the Prophet’s prayer was that his followers would be in great need of this particular prayer. Without doubt God states that He does not burden a soul beyond its capacity, does not hold it accountable until He has granted the requisite capacity, however, the teaching also entails that a believer should increase his/her knowledge and should augment his/her capacities.

Huzur said from the kind of knowledge that God gives to His Prophets the best and the most was given to the Holy Prophet (peace and blessings of Allah be on him), yet he was also taught the prayer ‘O Lord increase my knowledge’. If seeking of knowledge did not entail endeavor then the Hadith relating travel to China in search of knowledge would have been meaningless. However, despite the implied endeavor, knowledge cannot be attained without God’s grace.

Mental capacity varies from person to person, depending upon one’s natural ability to childhood factors, environment etc. God has assigned grades in this matter. If one attains knowledge in accordance with one’s capacity, one will increase it. It must not be implied that one does not naturally or due to one’s circumstances attain knowledge.

God is aware of everything because of His expansive knowledge. Therefore when God makes man liable [for His commandments] He does so in view of His knowledge. If man does not utilize his/her God-given capabilities he/she will be answerable for this. The Promised Mes-



siah (on whom be peace) explained that the words ‘Allah burdens not any soul beyond its capacity’ suggest that if man employs all his capacities to attain knowledge he will be the recipient of God’s pleasure. Knowledge that increases one’s perception of God causes one to further turn to Him.

The Holy Quran states, ‘... **Only those of His servants who possess knowledge fear Allah. Verily, Allah is Mighty, Most Forgiving.**’ 35:29. Huzur explained that the term ‘who possess knowledge’ does not refer to the so-called religious scholars of today. Rather, it denotes those who increase in their insight of God with every single boost to their knowledge; those on whom the [Urdu] poetic verse of the Promised Messiah (on whom be peace) applies: ‘*Whichever direction we look, it is a way [leading to] Your sight.*’ Huzur said this explain the true significance of the verse ‘Allah burdens not any soul beyond its capacity’ from an

intellectual perspective.

Huzur said the second point he has garnered from the writings of the Promised Messiah (on whom be peace) regarding the verse is that God only presents those creeds which are within the capacities of human comprehension. The verse before 2:287 cites the various beliefs; in angels, Books and Messengers.

A Hadith relates that a white-clad person came to the Holy Prophet (peace and blessings of Allah be on him) and asked him what belief was. To which the Prophet responded, ‘That you affirm your faith in Allah, His angels, His Books, His Messengers and that you affirm your faith in the Day of Judgment and in Divine decree.’

Huzur said if one is pious of nature one does not even have to look beyond this earth to affirm one’s faith in God. The Holy Qur’an is a compilation of the truths revealed in previous scriptures as well as a correction of any flaws/interpolation they had. God Himself declared to safeguard the Qur’an, strengthening one’s belief in its authenticity. He has also stated that there is nothing in the Qur’an that cannot be put in practice. It was the misfortune of earlier people that they did not believe in the Prophets who came to them. Huzur said if the mental capacity of earlier people was less, the teaching that was revealed in their time was in accordance.

Huzur said God does not inconvenience anyone regarding the liability of the commandments of Salat and fasting. The ailing is allowed to offer Salat lying down; the traveler is allowed to shorten Salat. Similar concessions are in place for fasting. Indeed, Zakat is only obligatory on those with discretionary income/property and Hajj is also obligatory for those who can afford to travel, who have good health and can do so with peace. The



commandments for all these aspects are in accordance to one's capacity and people of all sections of life have put these in practice.

The third factor that the Promised Messiah (on whom be peace) has stated in this reference is that the practice of the Holy Prophet (peace and blessings of Allah be on him) is a blessed model for us. The Qur'an states, **'Verily you have in the Prophet of Allah an excellent model, for him who fears Allah and the Last Day and who remembers Allah much.'** (33:22).

The Promised Messiah (on whom be peace) said we should try and follow the Prophet in everything. He said that had God not granted us the capacities to adopt the model of the blessed Prophet on a subordinate (shadow-like) level He would not have ever commanded us as above. Huzur said the excuse that as we cannot attain the lofty standard of the Prophet (peace and blessings of Allah be on him) we need not try does not free us from our obligations. There have been tens of millions in the ummah who have thus endeavored and presented an example. An ordinary believer can definitely follow the blessed model in accordance with his/her capacity.

The fourth aspect with reference to the verse 2:287 is that the advent of the Holy Prophet (peace and blessings of Allah be on him) took place for the entire mankind. It is thus commanded to accept his teachings and he alone is now the source for salvation. However, if his teachings are not conclusively comprehended by one then that person would not be held accountable. Huzur said even if such a person is a non-believer in accordance with the verse 2:287 he will not be accountable. Indeed, we are not allowed to interfere in this matter, it is entirely up to God to forgive whomsoever He chooses. We are not aware of the inner feelings of anyone and therefore we do not know who has not conclusively comprehended the teachings of Islam.

The fifth matter in this instance is that God does not compel man to do anything irrational. The Qur'an repeatedly mentions the word 'wisdom'. Each commandment is based on complete wisdom. In Quranic phraseology wisdom signifies to implement fairness and justice, to perfect knowledge and to present a proof for

everything. Citing verse 220 of Surah Al Baqarah, the translation of which reads, **'They ask thee concerning wine and the game of hazard. Say: 'In both there is great sin and also some advantages for men; but their sin is greater than their advantage.'** And they ask thee what they should spend. Say: **'What you can spare.'** Thus does Allah make His commandments clear to you that you may reflect.' (2:220), Huzur said the commandment forbidding consumption of alcohol was revealed because intoxication prevents one from worship of God and it disturbs societal peace. It is now a proven scientific fact that it affects brain cells. The addiction of gambling is similar in waste. Alcohol consumption and gambling also leads to volatility in temperament. When used in extremely low quantities for medicinal purpose, alcohol can be beneficial to man. However these amounts do not result in intoxication.

Explaining the sixth factor Huzur cited verse 174 of Surah Al Baqarah, **'He has made unlawful to you only that which dies of itself, and blood and the flesh of swine, and that on which the name of any other than Allah has been invoked. But he who is driven by necessity, being neither disobedient nor exceeding the limit, it shall be no sin for him. Surely, Allah is Most Forgiving, Merciful.'** (2:174), and said that Islamic Shariah does not put anyone in needless difficulty. In a situation of life and death one is allowed to consume what is otherwise forbidden.

The seventh point is that all commandments of God are well within human capacities. They have not been sent down to put man in difficulty. God is Holy and High far above than to have done this.

The eighth aspect is that the conditions laid down for the implementation of the commandments are in accordance with the physical and mental capacities of everyone. It is therefore the obligation of each person to put them in practice in accordance to his/her capacity.

The ninth factor is that the entire commandments of the Holy Qur'an are practicable and none is a burden. Hadhrat 'Aishah (may Allah be pleased with her) said that the life and morals of the Holy Prophet (peace and blessings of Allah be on him) were a practical depiction of the Holy Qur'an. Each person must try and put them in practice according to his/her

capacity.

The tenth aspect is that God shows true dreams to people so that they may have an insight into the claims of Prophets. Huzur said God has put a trust in the nature of every person to understand the message of a Prophet of God. True dreams can be shown to the biggest of sinners.

The eleventh point is that non-compliance to commandments during childhood and due to mental disability is exempt from accountability.

The twelfth aspect is that if God's commandments are not put in practice in the prime of one's youth one will be held accountable. This is the age when one is capable of doing one's best, however, this is also the time when *Nafse Ammara* (the self that incites to evil) attacks one most frequently. Despite the fact that God does not burden a soul beyond its capacity if a person decides not to put His commandments in practice then he/she determines his/her own 'limits' or scope and is thus disobedient to God.

Hadhrat Musleh Maud, Khalifatul Masih II (may Allah be pleased with him) said, 'from among evils only that evil will be punished which will have an implication of acquisition.'

Our Beloved God does not burden any soul and does not give difficult commandments, rather He forgives. He has thus taught us a prayer in the latter part of the verse 2:287. Explaining this Huzur said despite the fact that the verse states **'Allah burdens not any soul beyond its capacity'** a true believer should supplicate to God with reference to his/her humility and pray that no action of his/her should lead him/her to God's displeasure.

Huzur said we should pray for steadfastness and development of faith. We should pray that may we never be the cause of any loss or harm to our Community. Huzur explained that the prayers towards the end of the verse are made in the plural thus drawing our attention to our communal responsibility. Huzur prayed that may we continue to employ all our God-given capacities as we traverse progress and advancement. ♦

# Introduction to the Ahmadiyya Muslim Community

By Falahud Din Shams

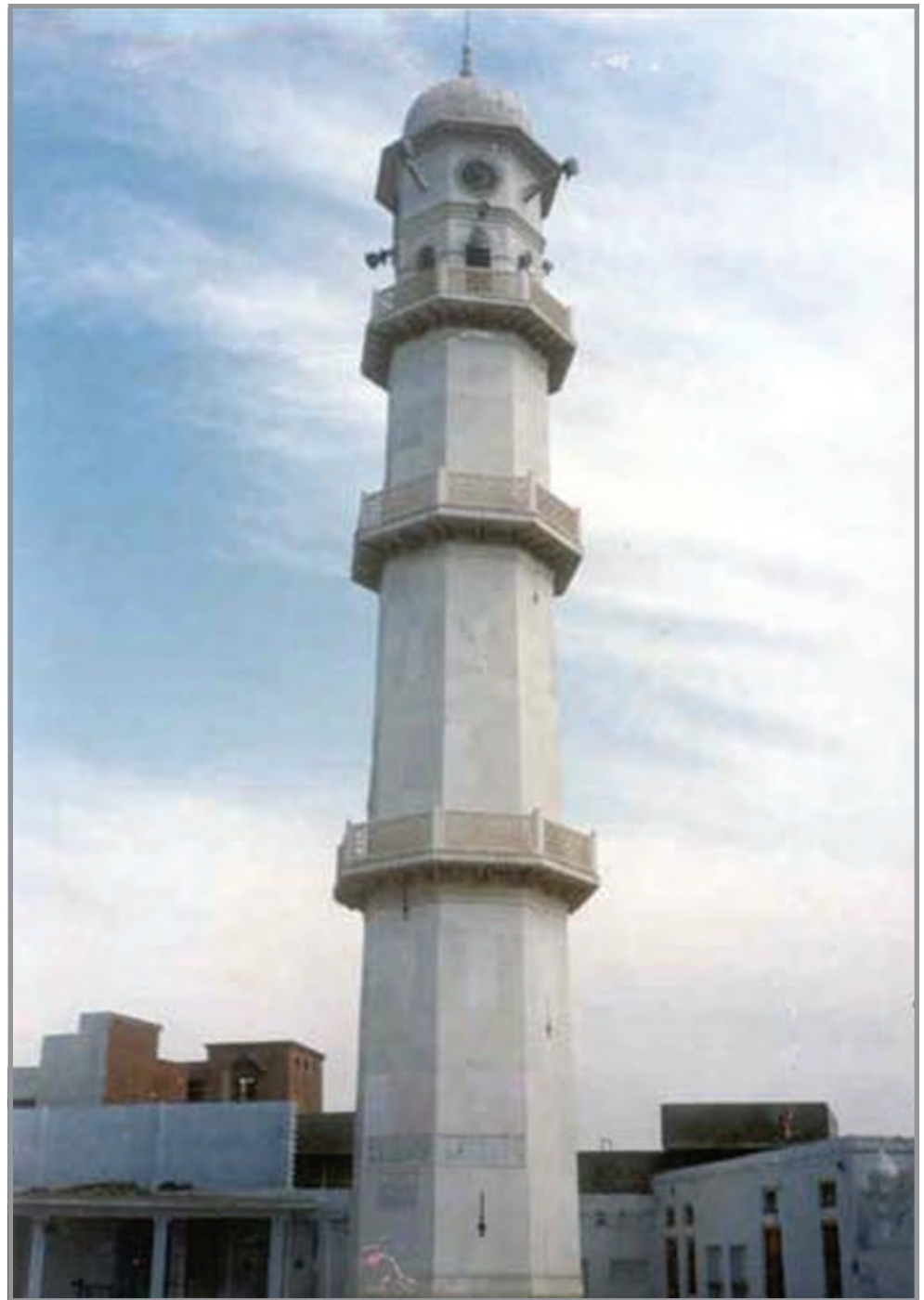
**I**n the 19<sup>th</sup> century, Islam as a religion and Muslims as a nation were helpless. Muslim empires were crumbling all over the world. In the subcontinent of India, the Mughal Empire was brought down by the British. Islam was being attacked by all other faiths in such a manner that it was an obvious degradation. Muslims had not experienced such humiliation in 1,300 years of their existence. At one point it was estimated that there were 70,000 Christian missionaries actively working in British India. Even some of the educated scholars of Islam were being converted to Christianity and in turn were converting their congregations to Christianity. There was no one to defend Islam and it manifested in the general helplessness and depressed feelings among the Muslim masses. In 19<sup>th</sup> century literature, prose and poetry, the Muslim nation was referred to as “*Ummat marhooma*” meaning the “deceased nation”. This pathetic situation was not limited to a particular area. The same situation existed with the Muslims of British India, in the Middle East or any other region of the world. Even many Muslims thought that the end of Islam was near and there was nothing that could change this phenomenon.

## Founder of Ahmadiyya Community

In 1835, a person was born by the name of Mirza Ghulam Ahmad in the village of Qadian. God was to appoint him in the defense of Islam. He wrote a book *Braheen-e-Ahmadiyya* and declared that the only living religion is Islam and the only living prophet is Prophet Muhammad. He challenged all religious scholars of all faiths to debate him.

His announcement was unique because he stated that he has received revelation from God and that he is the Messiah and Mahdi that people were anticipating for several centuries. His argument was that revelation and prophethood can only be achieved by following a living religion and a living prophet. Since other religions cannot and have not produced any person who receives revelation, therefore, their religion cannot be a living one.

He announced this very argument in the following words:



“The recognition of the Living God we have achieved through this Perfect Prophet and through his light. The honor of converse with God, through which we behold His countenance, has been bestowed upon me through this great Prophet. The ray of this sun of guidance falls like sunshine upon me and I continue illumined only so long as I am adjusted towards it “

[Haqiqat-ul-Wahi, (Qadian, Magazine Press 1907); Now published in Roohani

Khaza'in (London, 1984), Vol. 22, pp. 115-116].

He openly and clearly declared that his status in the Eyes of God was **only** achieved by following the Holy Prophet Muhammad. He states this in the following quote:

“It would not have been possible for me to have attained this grace if I had not followed the footsteps of my lord and master, the pride of all the prophets, the best of mankind, Muhammad, the chosen one, peace and

*The name of the community “Ahmadiyya” was chosen by its founder for a very specific reason. Many people may think that the name is used because the name of its founder was Ahmad but this is not the case.*

blessings of Allah be on him. Whatever I have achieved, I have achieved by following him, and I know from verified reliable experience that no man can reach God and obtain a deeper understanding of His ways without following that Prophet, may peace and blessings of Allah be on him.”

(Roohani Khaza'in, Vol. 22: Haqeeqat-ul-Wahi, pp. 64-65)

## Belief about Jesus

Because of his claim of being the 2<sup>nd</sup> Messiah, the question arose as to the belief among Christians and Muslims about Jesus son of Mary coming back to the world.

The founder of the Ahmadiyya Community announced that Jesus did not die on the cross because it would have been a disgraceful death. Since Jesus son of Mary was a pure and innocent prophet of God, He saved him from the death on the cross. He explained that the real mission of Jesus was to preach the lost sheep of the house of Israel who were scattered in many countries. He established by arguments and reasoning from the gospels as well as from the history that Jesus traveled to other countries and eventually settled in Kashmir, India. He also announced that the tomb of Jesus is in Srinagar, Kashmir on Khanyar Street. He announced that Jesus would not be coming down from the skies. Hadhrat Ahmad claimed and proved that all the prophecies whether in the New Testament or in the Hadith of the Holy Prophet Muhammad were fulfilled in his person.

Hadhrat Ahmad, the Promised Messiah, restored dignity to the status of Jesus. The Scriptures says that anyone who hangeth on the tree is accursed of God. When someone is accursed, it means that he becomes an enemy of God and God becomes his enemy. That is the reason

Satan is referred to as accursed. Ahmad refuted any thought that he was in any way insulting Jesus. Instead he was describing the real status of Jesus, a prophet who taught worship of one God and fulfilled his mission of preaching to the lost sheep of the house of Israel. He stated his real feelings about Jesus:

“In Mosaic dispensation the Son of Mary was the Promised Messiah and in the Islamic

Dispensation I am the Promised Messiah; so I honor greatly the one whose name I bear. Anyone who asserts that I do not hold Jesus son of Mary in high esteem is a mischief-maker and a liar. I honor not only Jesus son of Mary but also his four brothers, as they were all sons of the same mother. I also regard his two real sisters as holy, for they are all the children of Holy Mary.”

[Kashti-e-Nuh, Roohani Khaza'in, vol. 19, pp. 17-18]

## Message of the Founder

It is remarkable to note that this claim and voice were raised in the small village of Qadian. There was no post office, no bus stop, no train station, telegraph or telephone service. Amazingly, this voice was heard throughout the world, even in the United States of America. Guests started arriving to visit him from all over the world. This was the fulfillment of the prophecy “wherever the carcass is, eagles shall gather together.” In a short time Qadian was full of life and activity. Young people started to devote their lives and become missionaries. It was an unheard concept of Muslim missionaries to go anywhere to challenge other faiths. They were taking trains; embarking upon the decks of ships and even walking to the far away lands of Africa, Middle East, Europe and America. They were giving the glad tid-

ings that the Messiah, the Prince of peace, had come and peace is at hand for mankind.

## Community's Birth

Officially, the Ahmadiyya Community was established in March 1889. Hadhrat Ahmad announced his purpose and mission in the following words:

“God almighty has raised me, a humble servant, in this age so that the Islamic teachings may be published and propagated to all nations and all countries and thus leave no excuse for them. For this purpose God has provided me with hundreds of heavenly signs, knowledge about the hidden things, sciences, facts and I have been provided with hundreds of logical arguments. God Almighty has provided for me the means and methods of publicizing the religion, the arguments and proofs to an extent that no other nation in history was equipped with these blessings. All of the hidden opportunities that have been provided to me were not given to any one of them. These are the blessings of Allah and He gives it to whomever He chooses.”

(Braheen-e-Ahmadiyya page 575)

## Name of the Community

The name of the community “Ahmadiyya” was chosen by its founder for a very specific reason. Many people may think that the name is used because the name of its founder was Ahmad but this is not the case.

Holy Prophet Muhammad had two names: Muhammad and Ahmad. The name Muhammad reflected his majestic attributes and Ahmad referred to his attributes of peace and harmony. When the Holy Prophet declared God's message, his first thirteen years of life in Mecca was a reflection of the name Ahmad. He was persecuted; the Meccans punished his followers in diverse ways. His response was of peace and harmony and he showed patience and perseverance. His life in Medina of ten years was the reflection of his name Muhammad when he defeated his enemies and finally became victorious and God established his majestic attributes.

The attribute of the name Ahmad would also be revived in the latter days according to the prophecies. This reason





*Hadhrat Mirza Masroor Ahmad <sup>ar</sup>, the Head of the international Ahmadiyya Muslim Community*

for choosing the name of the community was clearly stated by its founder:

“There was a prophecy that the name Ahmad would be manifested again in the latter days and that a person would appear through whom the qualities of beauty, which characterized Ahmad, would be manifested, and all fighting would come to an end. For this reason, it has been considered appropriate that the name of this sect should be the Ahmadiyya Sect, so that everyone hearing this name should realize that this sect has come into being for the spread of peace and harmony and that it would have nothing to do with war and fighting.”

[Majmu‘ah Ishtiharat, vol. 3, pp. 364-366]

### Highlights of Beliefs

Emphasizing where it says in the Holy Qur’an “there is no compulsion in reli-

gion,” he explained that Jihad of the sword is applicable, as a defensive measure in very strictly defined conditions and those conditions do not exist today. Therefore, our interaction with other faiths has to be through discussions, dialogue and exchange of ideas. Instead, he declared a **Jihad of the pen** against all religions and forces who were trying to destroy Islam.

He also taught the community to show patience in face of persecution. Just as Jesus was put on the cross for preaching peace and humility, the followers of the 2<sup>nd</sup> Messiah faced the same circumstances. They showed humility, perseverance and patience and in turn prayed for their enemies. Whether it be in Pakistan, Bangladesh or Indonesia, the example of this characteristic of the Ahmadiyya Community is manifestly clear.

### Success of the Founder

The founder of the community was successful single handedly defending Islam and restoring its dignity. Upon his passing away one of the Indian Muslim leaders Maulana Abul Kalam Azaad wrote the following that is a testament to his success. Referring to the literature produced by Hadhrat Ahmad, he wrote:

“This service rendered by Mirza Sahib will place the coming generations under the debt of gratitude in that he fulfilled his duty of the defense of Islam by joining the front rank of those engaged in Jihad by the pen and he left behind him as a memorial such literature as will last so long as Muslims have blood flowing in their veins and the urge to support Islam remains their prominent national characteristic.” *Vakeel*, Amritsar May 1908

### Second Manifestation

In 1908, when Hazrat Ahmad passed away, another phenomena took place that the world had only experienced at the passing away of other great prophets in history. The system of Khilafat was established in Ahmadiyya Community. God has promised in the Holy Quran:

“Allah has promised to those among you who believe and do good works that He will surely make them Successors in the earth, as He made Successors from among those before them”. (24:56)

According to this verse of the Holy Quran, God establishes Khilafat in the community because He considers it to be consisting of believers and people who do good works. No other community has Khilafat among them based on the revelation received by a prophet. Under this system the Khalifa is elected through voting procedures but it is not a position that anyone desires. No one runs for this position or runs a campaign. If anyone does that, it disqualifies him just on this basis. So there is no payback after one is elected. The voters discharge their trust given to them by God. It is not a favor to one they are voting for. If they vote for someone not deserving in their opinion, then they are answerable to God for their mistreatment of the trust.

## System of Love and Authority

It is through this system of Khilafat that Ahmadiyya Community is established in 190 countries. It is established across geographical, racial and national boundaries. It is giving the message to humans of love and invites them to be one community under one religion and one prophet, the Holy Prophet Muhammad. All the prophecies in Islam and Christianity point to Messiah in the latter days who would gather all humanity under one banner and establish paradise on earth.

The progress of the Community is under the system of Khilafat, which is of love and authority. Every member of the Community has access and contact with the Khalifa and is voluntarily obedient to him. No army, no police is kept to enforce this relationship. It is based on love for anyone to choose if they so wish. It is under this system that the Community makes financial sacrifices in the way of God and all its work is done without any aid from any government.

Throughout the last 100 years, not a single terrorist has evolved from this Community, in any part of the world, because of

its teachings of peace and humility. On the other hand, it has produced a person Chaudhry Zafrullah Khan who became the president of General Assembly of United Nations and also Chief Justice of the International Court of Justice in Hague, Dr. Abdus Sallam who was the first Muslim to receive the Nobel Prize in Physics and thousands of other leaders in their respective fields.

## How to Recognize the True Messiah?

Jesus gave instructions as to how you will know when the true claimant showed up in the latter days. Jesus clearly explained that false prophets would be known by their fruits. “Beware of false prophets, which come to you in sheep’s clothing, but inwardly they are ravening wolves. **Ye shall know them by their fruits.** Do men gather grapes of thorns, or figs of thistles? Even so every good tree bringeth forth good fruit; but a corrupt tree bringeth forth evil fruit. A good tree cannot bring forth evil fruit; neither can a corrupt tree bring forth good fruit. “Every tree that bringeth not forth good fruit is hewn down and cast into the fire.” (Matthew 7:15-19)

If every prophet in the future were to be false, there would not have been any need to set such a standard.

## Love for All, Hatred For None

Ahmadiyya community today reflects the teachings of Prophet Muhammad through the 2<sup>nd</sup> Messiah, emphasizing the commandments of love and compassion.

We hear beautiful teachings in the Mosques and churches such as: “Love thy enemy”. What does it really mean and where and how is it practiced? For most people it is a good slogan, makes them feel good but has no practical implication. The community of the 2<sup>nd</sup> Messiah is the one that has put it into practice.

An incident took place a day before the devastating earthquake occurred in the northwestern Pakistan a few years ago. In the small village of Moong in Pakistan, a few members of the Ahmadiyya Community were in their mosque before sunrise performing their morning prayer. Some individuals came riding on motorcycles and showers bullets at them and fled away. The floor of the mosque was full of blood and bodies of the dead and injured. Among the innocent who lost their lives that day were young, old and children. Since it was a small community, everyone was related to each other so every house was in mourning. Some lost their father, uncle, son or cousin. Even for Pakistan it was a gruesome crime against humanity. These were peaceful poor people who were not involved in activities that could possibly be used as an excuse for this kind of action.

It was such a shocking cold-blooded



*Dr. Ahsanullah Zafar, Ameer, Ahmadiyya Muslim Community, USA*





*The progress of the Community is under the system of Khilafat, which is of love and authority. Every member of the Community has access and contact with the Khalifa and is voluntarily obedient to him. No army or police is kept to enforce this relationship. In the above photo, Baitul Futuh, London, England, is the largest Ahmadi Muslim Mosque in Europe.*

murder that even the conscience of the Government of Pakistan was shaken. Although persecution and discrimination based on religion takes place all over the world, in Pakistan it takes place under the law with the full support of its constitution, courts and the police. So to affect its conscience is a rare occurrence. The government decided to send one of their high official with large checks for each family affected in the village. The checks were for hundreds of thousands of rupees. Under the TV cameras running and the news reporters all around, the official offered these checks to the relatives of the deceased. However, the official got the shock of his life. The members of this community said that God will take care of them and they would like all this money to be donated to the victims of the earthquake in northwest

Pakistan.

The area where the earthquake took place was centered in the city of Muzaffar Abad. It is the city where the opposition and persecution against Ahmadis started long time ago. The very first resolution in 1974 by a Provincial Assembly to declare Ahmadiyya community as Non-Muslim was in that city. Slowly over the years, Ahmadis moved away from that area because of the persecution. That was one reason that Members of Ahmadiyya community were safe from the earthquake.

This is how you love your enemies. The very people who persecuted and showed their animosity were the recipient of gift when they needed it. This is the teaching of the Messiah in practice: "Love thy enemy."

## Invitation to All

We invite all of you to come and taste this fruit and find for yourself that it will give you life and a spiritual uplift. You will find the practical application of the teachings of peace, mercy and compassion. By following the Messiah of the latter days, you could achieve the spiritual status so much so that every morning of your life would bear witness that you spent the night righteously and every evening of your life would bear witness that you spent the day in fear of God, making sure that none of His commandments were broken.

We hope and pray that the day will come soon when all of humanity would get together under one banner and we would have not just one country but the whole world as 'one nation under God' and everyone would not just sing but actually practice the slogan: "Love for all, hatred for none."



**T**rade is the exchange of goods or services between individuals or

groups. The concept of trade is as old as known human history. As such, the practice of trading existed in the Arabian Peninsula before the advent of Islam. Historically, trade has evolved in every era, as societies have tried to import what they were unable to produce locally. In the 20<sup>th</sup> century, however, trade has expanded at the global level, thanks to improved technology, communication and transportation systems.

Islam, as a religion, dealt with the ethics and morality of trade right from the religion's birth. The city of Mecca, the birthplace of Islam, was a market and a centre for commerce. The early Muslims went to distant lands for trade. In fact, the message of Islam reached East and West Africa, as well as South and East Asia through merchants.

<sup>1</sup> The Prophet Muhammad<sup>sws</sup> was himself a successful trader. He was known for his integrity in his dealings and bore the honorific title of 'Ameen', meaning 'the trustworthy'.<sup>2</sup>

What makes trade legal, moral and ethical in Islam, is the willingness of both sides to agree to the terms of trade without any pressure. It won't be considered fair trade if a physically fit person, who owns a bike, forces a weaker individual to give up his car in exchange for that bike. In this case, the transaction, as per Islam, is not considered trade. The transaction qualifies as trade only when it is conducted with mutual consent of the parties involved. The Holy Qur'an states: "O ye who believe! devour not your property among yourselves by unlawful means, except that you earn by trade with mutual consent..." (4:30).

The Holy Prophet Muhammad<sup>sws</sup> has said, "The sale is complete when the two parties involved depart with mutual consent," (reported by Bukhari)<sup>3</sup> and that, "A sale is a sale only if it is made through mutual consent," (Ibn Majah).<sup>4</sup>

To understand the Islamic perspective on trade, it is necessary to answer the following questions:

■ Why does the practice of trade exist?

# Islam & Trade: A Primer

By: Atif Mir

■ Is there a just way to trade?

■ How should Islamic teachings be applied to global trade?

This article will try to briefly answer these three questions.

## Why Trade?

The Holy Qur'an says:

"To Him belong all that is in the heavens and all that is in the earth. And surely Allah is Self-Sufficient, Praiseworthy," (22:65).

Allah alone is self-sufficient. No one else, may it be individuals or organizations, is self-sufficient in all spheres of life. No one can claim to have the skills or ability to do everything on their own. Individuals, corporations and nations produce different things and exchange them with each other depending on their expertise and needs. For example, a dentist might not have the time and skill to grow his own food, but by selling his services for money, he can buy food from a supermarket. A coffee-and-donut shop generally prefers not to produce donut-producing machinery itself. Instead, it buys the machinery from a local company that is in the business of producing donut-making machines.

However, if a coffee shop in the USA is not able to find appropriate machinery domestically, it might decide to buy the machinery from a company in another country in exchange for US dollars. With the US dollars in hand, the seller of machinery is in position to buy the US goods or services with its newly acquired US currency. Therefore, when a company's business needs are not met within the domestic market, it turns to trade i.e. international trade in this case.

## Justice in Trade

Islam provides a complete code of conduct for its followers. As such, it lays down clear ethical regulations regarding trade. These regulations strongly prohibit fraud and call for the establishment of clear standards of weights and measurements. Mutual consent, as discussed above, is an important condition for trade. However, consent, according to Islam, will be considered invalid if any party fails to make

full disclosure at the time of transaction, about any defects or flaws in its goods. Such trade becomes immoral and unethical. Consider the example of a person who trades his new car with a slightly old van. At face value, the trade might seem reasonable. However, after one week of driving, previously unapparent defects in the old van - that were intentionally hidden at the time of the trade - start to emerge. In such a scenario, the trade will not be considered a fair trade even though mutual consent existed at the time of the transaction. The Holy Qur'an states: "... And give full measure and weight with equity..." (6:153). Again it states,

"... give full measure and full weight with equity, and defraud not people of their things and commit not iniquity in the earth, causing disorder," (11:86).

The Holy Prophet<sup>sws</sup> was so cautious in his trade dealings, that he would often pay more than the set price. Jabir<sup>ra</sup> relates that the Holy Prophet<sup>sws</sup> purchased a camel from him and weighed out to him more than its price, (Bokhari and Muslim).<sup>5</sup> At another instance, Abu Safwan Su'ud ibn Qais<sup>ra</sup> relates: The Holy Prophet<sup>sws</sup> came to us and purchased a pair of trousers from us. We had a person who weighed in the price of

the stuff sold. The Holy Prophet<sup>sws</sup> said to him: Weigh in and add a little to it,” (Abu Daud and Tirmidhi).<sup>6</sup>

Emphasizing the importance of honesty in trade, the Holy Prophet<sup>sws</sup> said:

“Traders are forbidden from selling defective articles or goods which are rotten or rendered useless. A trader must not conceal any defects of an article which he offers for sale,” (Muslim).<sup>7</sup> Furthermore, “A trader is prohibited from charging different rates from different customers though he has discretion to offer concessional discounts to any customer(s). He is free to fix any rate, he considers reasonable,” (Bukhari and Muslim).<sup>8</sup>

The Islamic teachings about fair dealings protect not only traders but also the consumers i.e. all members of society including employees. Traders, as employers, should not defraud their employees or undermine the social, economic and environmental interests of the general population. Trader or not, the primary responsibility of a Muslim is to be righteous i.e. a Muslim trader must think and act righteously and be God fearing and compassionate as the Holy Qur’an says: “It is not righteousness that you turn your faces to the East or the West, but truly righteous is he who believes in Allah and the Last Day and the angels and the Book and the Prophets, and spends his money for love of Him, on the kindred and the orphans and the needy and the wayfarer and those who ask for charity, and for ransoming the captives; and who observes Prayer and pays the Zaka’at; and those who fulfil their promise when they have made one, and the patient in poverty and afflictions and the steadfast in time of war; it is these who have proved truthful and it is these who are the God-fearing,” (2:178).

### Treatment of Workers

In Islamic law, there are several key principles that guide us regarding the treatment of workers. Firstly, there must be clear and proper contracts, preferably written. Secondly, all agreements whether oral or written, must be clear, transparent, just and lawful. And lastly, employees should know their duties and responsibilities and be informed of their rights in terms of holidays and other allowances. It is the duty of both the employers and the employees to fulfill their agreements to the best of their capacities.<sup>9</sup>

The Holy Qur’an states: “O ye who believe! fulfill your compacts...” (5:2). Regard-

ing this principle, the Holy Prophet<sup>sws</sup> has asserted, “Muslims must abide by their agreements, unless there is an agreement that makes halal (permitted) what is haram (prohibited) or makes haram what is halal,” (Tirmidhi).<sup>10</sup> Workers should be treated with dignity and honour and be provided with a humane and safe work environment. The Holy Prophet Muhammad<sup>sws</sup> has said, “Your brothers are your responsibility. Allah has made them under your hands. So whosoever has a brother under his hand, let him give him food as he eats and dress as he dresses. Do not give them work that will overburden them and if you do give them such tasks then provide them with assistance,” (Bukhari).<sup>11</sup> Finally, workers should be given adequate, timely and fair wages. In fact, the Holy Prophet Muhammad<sup>sws</sup> considered denying a worker his or her full wage to be an immoral act and also said, that he would personally plead against “he who has received work from a laborer and did not pay him in full,” (Bukhari). Exploitation of any person is not allowed in Islam and everyone should receive proper compensation.<sup>12</sup> The Holy Prophet<sup>sws</sup> has said, “Give to the worker his wages before his sweat dries,” (Tirmidhi and Ibn Majah).<sup>13</sup> The Holy Quran says: “...So give full measure and full weight, and diminish not unto people their things...” (7:86).

### Islamic Teachings in Trade

In the 20<sup>th</sup> century, trade has become increasingly global. In the 19<sup>th</sup> century, David Ricardo had theoretically demonstrated that international trade is mutually beneficial. Islam does not disagree with his conclusion; however, it does say that trade practices must conform to ethical and moral guidelines outlined in the Holy Qur’an and as demonstrated by the Holy Prophet<sup>sws</sup>. For example, trade should be conducted with mutual consent. In the context of international trade, a relatively powerful country should not enforce its terms upon weaker countries. The extreme example of such a case can be found during the period of colonialism, when the British Empire used to import raw materials from its colonies to manufacture products, which were then exported and sold back to its colonies. Even in current times, some advanced economies, contrary to international law, lower the cost of local agricultural production through subsidies. This artificially improves the competitiveness of their farmers and eventually drives the farmers of developing countries out of business, which,

in turn, leads to serious economic and social consequences.

Moreover, trade should be conducted with honesty. If a country has signed a trade agreement with a promise to protect intellectual property rights, it should place a strong enforcement regime in place to prevent infringement of intellectual property rights. Otherwise, the country will be acting with dishonesty. Another example of dishonesty is the practice of predatory pricing, which is illegal in many countries under anti-trust laws, by some manufacturers in some countries who export a product to another country at a price which is below their own cost of production, in order to weaken the local entrepreneurship and innovation of the other country.

Furthermore, Islam does not merely focus on the economic benefits of trade. It also takes into account the social impact of trade. The modern economic theory measures economic benefits in terms of Gross Domestic Product (GDP). This measurement method focuses on the total wealth produced in a country and ignores how the new wealth is being distributed in the society. According to Islamic teachings, the fundamental criterion for evaluating the social efficacy of a trade policy, is to determine whether it reduces or widens the gap between rich and poor.

When trade policies are guided by the principles of mutual consent, fairness and honesty, they increase cultural and social links as well as economic benefits. However, when trade is governed by naked power, raw nationalism and excessive greed, the end result is bound to be the widening of gap between rich and poor countries, which tend to result into political conflict. It must be noted, however, that the application of Islamic principles to trading policies, is not a straightforward activity. These principles are very generic. As such, the application of these principles by the concerned parties, should reflect their socioeconomic realities, the personal preferences of their population and the endowment of natural resources. Once applied, the impact of trade policies on the distribution of wealth, must be evaluated regularly and revised if necessary. All in all, proper implementation of moral trade policies is the key to building social trust, economic growth and political peace around the globe. ♦ *Atif Mir holds a Bachelor's Degree in Economics and Political Science from the University of Toronto and is an International Taxation Advisor for a major CPA firm.*

Sahih Bukhari, Book 76, Number 441, Narrated Ibn 'Abbas:

I brought water to Uthman bin 'Affan to perform the ablution while he was sitting on his seat. He performed the ablution in a perfect way and said, "I saw the Prophet performing the ablution in this place and he performed it in a perfect way and said, "Whoever performs the ablution as I have done this time and then proceeds to the mosque and offers a two-Rak'at prayer and then sits there (waiting for the compulsory congregational prayers), then all his past sins will be forgiven." The Prophet further added, "Do not be conceited (thinking that your sins will be forgiven because of your prayer)."

Sahih Bukhari Volume 8, Book 76, Number 443, Narrated Abu Huraira:

The Prophet said, "Perish the slave of Dinar, Dirham, Qatifa (a thick soft cloth), and Khamisa (a garment), for if he is given, he is pleased; otherwise he is dissatisfied."

Sahih Bukhari, Book 76, Number 444, Narrated Ibn 'Abbas:

I heard the Prophet saying, "If the son of Adam (i.e. human beings) had two valleys of money, he would wish for a third, for nothing can fill the belly of Adam's son except dust, and Allah forgives him who repents to Him."

Sahih Bukhari, Book 76, Number 446, Narrated Sahl bin Sa'd:

I heard Ibn Az-Zubair who was on the pulpit at Mecca, delivering a sermon, saying, "O men! The Prophet used to say, "If the son of Adam were given a valley full of

gold, he would love to have a second one; and if he were given the second one, he would love to have a third, for nothing fills the belly of Adam's son except dust. And Allah forgives he who repents to Him." Ubai said, "We considered this as a saying from the Qur'an till the Sura (beginning with) 'The mutual rivalry for piling up of worldly things diverts you..' (102.2) was revealed."

Sahih Bukhari, Book 76, Number 448, Narrated Hakim bin Hizam:

I asked the Prophet (for some money) and he gave me, and then again I asked him and he gave me, and then again I asked him and he gave me and he then said, "This wealth is (like) green and sweet (fruit), and whoever takes it without greed, Allah will bless it for him, but whoever takes it with greed, Allah will not bless it for him, and he will be like the one who eats but is never satisfied. And the upper (giving) hand is better than the lower (taking) hand."

Sahih Bukhari, Book 76, Number 449, Narrated 'Abdullah:

The Prophet said, "Who among you considers the wealth of his heirs dearer to him than his own wealth?" They replied, "O Allah's Apostle! There is none among us but loves his own wealth more." The Prophet said, "So his wealth is whatever he spends (in Allah's Cause) during his life (on good deeds) while the wealth of his heirs is whatever he leaves after his death."





# How Do You Share The Wealth?

By Aziza Rahman, Ph.D

**H**adhrat Umar<sup>ra</sup>, the second Successor to the Holy Prophet<sup>sws</sup>, used to walk incognito through the streets of Medina late at night. One night, he heard the sound of children crying. On inquiring, he was told that the children were crying because they had nothing to eat and the mother was boiling a pot of stones and water, pretending that she was cooking something. Deeply distressed, Hadhrat Umar<sup>ra</sup> rushed to the treasury, and filled a sack with flour, butter, meat and dates. He asked his servant to help him hoist the sack over his shoulder. The servant offered to carry the bag, but Hadhrat Umar<sup>ra</sup> replied: 'No doubt you can carry this weight for me today, but who will carry my burden on the Day of Judgment?' How many leaders today show this degree of responsibility for their people? Welfare programs and charitable donations provide help to some of the needy in many societies, but these do not solve the problem of poverty and economic inequality. But in the early days of Islam, the teachings of the Holy Qur'an and the example of the Holy Prophet<sup>sws</sup> created a society that sought to eliminate economic injustice by laying great

emphasis on financial sacrifice by its members. Islam teaches that giving up a part of one's wealth to help the poor and needy is essential to maintain a just and equitable society and to please God.

Unequal distribution of wealth is the root cause of many problems in society today. The ever widening gap between rich and poor leads to distrust, resentment and increasing crime. Where the basic needs of a large part of society are not met, there cannot be peace. Islam provides a solution to this problem by raising the level of consciousness and sensitivity to the suffering of fellow human beings to such a level that members of society as a whole, are concerned more about what they owe to society, than what society owes to them.

Islam creates this mindset by first reminding society that its wealth does not belong to individuals or to the society, but belongs to Allah and Allah alone. All fundamental sources of wealth, namely the earth, with all its resources and capacities, are the bounty of God and He has provided them for the benefit of all His creatures. Secondly, the Holy Qur'an establishes that every human being is entitled to the same basic fundamental rights. These include the right to be properly fed, the right to be

adequately clothed, the right to have clean water and the right to have proper shelter. (Holy Qur'an 20:119)

After that, the Holy Qur'an explains that wealth is given to individuals and societies in order to be shared. A Muslim's wealth is a trust and the poor are entitled to benefit from it. The Holy Qur'an says that "And in their wealth was a share for one who asked for help and for one who could not," (51: 20). This verse instructs governments and the wealthy that it is their duty to spend on the poor and ensure their basic fundamental rights. It further stresses the distribution of wealth: "They ask thee what they shall spend. Say: 'Whatever of good and abundant wealth you spend, should be for parents and near relatives and orphans and the needy and the wayfarer. And whatever good you do, surely Allah knows it well,' "(2: 216).

To facilitate this command, Islam then provides a harmonious and dignified balance between donor and recipient. The giving and taking of charity generally creates a double-edged situation, where the donor might feel pride, while the recipient may feel embarrassed. Islamic teaching avoids this disparity, by reminding the donor that, what he gives to the poor, did not belong to him

anyway; and it reminds the recipient that he should not be embarrassed because God has granted him the basic fundamental right to a decent living. Moreover, the Holy Qur'an emphatically stresses that all financial sacrifice must be offered only to please God. No reward should be expected in this world; it must not be followed by any reminder to the act of charity and the recipient must never be taunted by the donor regarding the charity. In fact, the most pleasing charity is that which is anonymous.

Last, but not least, Islam encourages financial sacrifice by declaring, that it is an act of great piety, which is not only pleasing to Allah Almighty, but also provides rewards for the giver. Allah Almighty promises forgiveness and Paradise to "those who spend in prosperity and adversity," (3:135). The Holy Qur'an compares those who spend in the way of Allah to a grain of corn which grows seven ears and in each ear there are a hundred grains of corn, indicating a 700 fold reward for spending in the way of Allah (2:262). The Holy Qur'an also warns that "Never shall you attain to righteousness unless you spend out of that which you love," (3:93).

Thus Islam discourages the hoarding of wealth. It must be rotated to balance social inequality. When a Muslim has accumulated more wealth than is required for his daily needs, a part of his excess wealth must be used for the poor. Islam imposes two kinds of alms-giving to achieve its goal. The first of these is *Zakaat*, which is an obligatory annual levy of two and a half percent on one's savings, including cash, capital, stock and tradable assets, including gold and silver jewelry. It is not imposed on income or assets that are in personal use.

*Zakaat* is one of the five pillars of Islam and has a far greater significance than just monetary sacrifice. The Holy

Qur'an says to "Take alms out of their wealth so that thou mayst cleanse them and purify them thereby," (9:103). The word *Zaka'at* means 'that which purifies and furthers'. It indicates that sacrificing a part of one's wealth to help the poor 'purifies' or 'legalizes' the remainder for one's personal use and makes it prosper. *Zakaat* is mentioned on a par with *Salat* in the Holy Qur'an, which also specifies that *Zakaat* must be spent on the poor, the wayfarer, the bankrupt, the needy, converts, captives, the collectors of *Zakaat*, and in the cause of God. The last category allows *Zakaat* to be used for the general welfare of the community, including education and public works.

Islam also prescribes *Sadqa* (charity) in addition to *Zakaat*, which alone cannot fulfill the needs of the poor. *Sadqa* is a very wide term and covers all kinds of charity. The righteous are told to "spend out of what we have provided for them," (Holy Qur'an 2:4). Its scope is so vast, that even the poor who can have nothing tangible to give, can offer *Sadqa* in the shape of a smile or a glass of water to a thirsty person. According to the Holy Qur'an (2:27), *Sadqa* should be given by night and by day, in secret and in public to seek God's pleasure and, the constant giving of a little is said to please God more than the occasional giving of much. Giving *Sadqa* has spiritual benefits for the donor also. It can act as expiation for sins, protection against evil, wards off affliction, guards against greed and is a means of moral progress.

The Holy Prophet<sup>sws</sup> was extremely watchful of the needs of the poor and was foremost in paying *Zakaat* and giving *Sadqa*. After Islam had widely spread, he often received large quantities of goods and money, which he immediately distributed amongst the poor and, he encouraged others to do the same. He would often say "the upper

hand is better than the lower," (Muslim), meaning that it is better to give than to receive. His Companions were no less generous in their contributions. *Hadhrat Umar<sup>ra</sup>* and *Hadhrat Abu Bakr<sup>ra</sup>* donated half and all of their property, respectively, in the way of Allah.

Today the followers of the Promised Messiah<sup>as</sup> continue this tradition. In addition to *Zakaat* and *Sadqa*, the Promised Messiah<sup>as</sup> introduced the system of *Al-Wasiyat*. This system requires the sacrifice of one-tenth to one-third of one's income and property. The funds collected through this system and a number of other financial schemes, are used for publication of literature for the propagation and defense of Islam, translations of the Holy Qur'an, building schools, colleges and hospitals in poor countries, as well as the welfare of the poor and needy.

Islam has shown, that financial sacrifice based on the principles discussed, provides a practical system to alleviate the suffering of the needy and to provide for their welfare. In fact, the concept of a national treasury for welfare, pensions and child allowances, was introduced during the early period of Islam. *Zakaat* collected in the treasury was used to provide income for the needy, including the poor, elderly, orphans, widows, and the disabled. If governments everywhere would show sensitivity to the needs of their people and share their wealth for the benefit of all their people, then the misery of poverty, hunger and homelessness could be eradicated for good. ♦

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# Islam's Jihad Against Economic Oppression

## The Qur'an's Answer to the Global Financial Crisis

*By Mubarka Shams*

Islam promotes harmony in every sphere of life including financial management and economic policy. **It challenges the fundamentals of capitalism and communism, yet shares key elements and ideals from both.** Like all other teachings in the Holy Qur'an these are time tested principles designed for the nature of man which promise prosperity for the righteous and ruin for the worldly.

**I**slam stands against man made systems which protect the powerful and prey upon the poor. In creating an economic environment where all must equitably earn their livelihood, Islamic principles emphasize investment and a charity known as *zakaat*; while condemning interest, bribery and fraud. In fact, the Holy Qur'an provides solutions for all of the economic pitfalls we see in today's global financial crisis.

## The Nature of Man

The Qur'an repeatedly reminds its readers that it is no ordinary book and its Author is none other than God. Therefore, its teachings should not be casually overlooked. On the contrary, they should be carefully scrutinized and cross-examined as they provide the solutions for today's problems in accordance with the nature of man.

The Holy Qur'an acknowledges that man is a creature of haste and greed. It declares, "Man is created of haste" (21:38), and "...people are prone to covetousness..." (4:128). This combination



*“In fact, the Holy Qur’an provides solutions for all of the economic pitfalls we see in today’s global financial crisis.”*



of haste and greed is always in search of *get rich quick* schemes which can cause serious financial ruin.

In addition, the Holy Prophet said, “If the son of Adam [i.e. man] were given a valley full of gold, he would love to attain a second one; and if given a second one, he would love to attain a third, for nothing fills the belly of Adam's son except dust. And Allah forgives he who repents to Him.” (Sahih Bukhari, Book of Ar-Riqaq, Hadith #446)

Islam encourages man to wage a struggle or *jihad* against his evil desires. The Qur'an states: “Verily, your wealth and your children are but a trial; but with Allah is immense reward. So be mindful of your duty to Allah as best as you can, and listen and obey, and spend in *His cause*, it will be good for yourselves. And whoso is spared of the greed of his own soul – it is they who shall succeed” (64:17). Islamic economic principles provide a framework to help combat one's greed.

### Current Global Economic Crisis

The current financial crisis felt across the globe is the direct result of unbridled greed and the economic systems that nurture it. One primary factor of the crisis was an unprecedented volume of interest bearing real estate loans collateralized with overinflated property values targeting borrowers who were unable to pay.

Lending practices were questionable and complex. Adjustable Rate Mortgages (ARMs) attracted borrowers with unusually low introductory rates which later adjusted to higher interest rates and payments beyond borrower capabilities. Other lending programs failed to include income verification of the borrower. To make matters worse, property appraisers unscrupulously manipulated property values on a routine basis in order to ensure excessive loan amounts would be supported.

In addition, consumers were struggling to cope with 2008 oil prices which skyrocketed to \$147 a barrel. With a lack of transparency on the commodities markets, it could not be determined if this increase was the result of speculators'

market manipulation or if there was genuinely an imbalance between supply and demand.

Both the real estate and oil *balloons* eventually burst with a powerful ripple effect throughout the markets. Americans couldn't spend as much because their properties, against which they borrowed, were devalued and their gasoline expenses restricted them from other purchasing activity. China and several key global manufacturers found their economies screeching to a halt as one of their most important customers, the United States, stopped spending. At the heart of this collapse was the more important issue of Western financial systems and whether their principles are fundamentally flawed.

### Interest – An Oppressive Institution

The system of interest, central to Capitalism, ensures lenders a guaranteed return for money they loan to others. Oftentimes these loans are collateralized by property, which can then be seized and liquidated by the lender in the event the borrower defaults. This virtually eliminates any risk on the part of the lender and ensures that the rich, those with the money to lend, get richer and the poor get poorer.

Another peculiarity of the interest system is the method by which it risks borrowers. Borrowers who have lower incomes and credit scores are con-



**Islam is emphatically against the predatory practice of interest. It goes against the nature of God's teachings and the Holy Qur'an warns those who indulge in it to "beware of war from Allah and His messenger" (2:280).**





sidered higher lending risks and are therefore, charged higher interest rates. However, those borrowers who have higher incomes and credit scores are considered lower risks to the lenders and, as a result, are charged lower interest rates. It's ironic that the very people who are least likely able to repay a loan are charged the most, whereas those most able to pay are charged much lower interest rates. Once again, the rich get richer and the poor get poorer.

Islam is emphatically against the predatory practice of interest. It goes against the nature of God's teachings and the Holy Qur'an warns those who indulge in it to "beware of war from Allah and His messenger" (2:280). This means that the oppressive nature of interest systems will eventually culminate in a state of war through cause and effect. As seen throughout history, the exploited masses revolted against economic injustices and sought the destruction of the financial tyranny imposed upon them.

### Investment

Islam promotes investment over interest. When those with capital invest in business, they share in the risk of loss and the reward of profit. The profit that the business venture generates becomes the incentive for the investor, and the jobs created become a source of benefit for the community at large. Wealth exchanges hands and the economy grows as monies are pumped into the economy.

As their own money is at risk, investors must carefully evaluate business proposals. This heightens the need for integrity and diligence in the decision-making process, and builds a strong moral platform for business dealings.

### Hoarding Wealth & the Zakaat

When those with capital refuse to invest, their withholding of funds is detrimental to the economy. This hoarding of wealth is considered a sin in Islam. The Holy Qur'an states: "And let not those, who hoard up what Allah has granted them of His bounty, think that it is better for them; nay, it is evil for them. That which they hoard will be a collar around their necks on the Day of Resurrection. Allah's is the heritage of the heavens

**“And let not those, who hoard up what Allah has granted them of His bounty, think that it is better for them; nay, it is evil for them. That which they hoard will be a collar around their necks on the Day of Resurrection. Allah's is the heritage of the heavens and the earth, and Allah is well aware of what you do.” (3:181)**

and the earth, and Allah is well aware of what you do.” (3:181).

To counter the adverse economic impact of hoarding wealth, the Qur'an imposes the *zakaat*. In general, *zakaat* is a 2 ½ % tax on all uninvested capital and wealth that exceed pre-established minimums and are dormant for over a year. The *zakaat* has the impact of redistributing wealth between the rich and poor, as well as business owners and laborers. More importantly, it has the effect of constantly injecting liquidity into the economy. This is exactly what President Obama's stimulus plan is designed to do. However, in the case of Islamic financial principles, the *zakaat* is constantly turning the wheels of the economy by ensuring a continual stream of spending when the wealthy withhold their funds from investment opportunities.

In support of the importance of the *zakaat*, the Holy Prophet Muhammad said, “Whoever is made wealthy by Allah and does not pay the *zakaat* on his wealth, then on the Day of Resurrection his wealth will manifest as a bald-headed poisonous male snake with two black spots over its eyes. The snake will encircle his neck and bite his cheeks and say, 'I am your wealth, I am your treasure.' ” Then the Prophet recited verse 181 from chapter 3 of the Holy Qur'an (Sahih Bukhari, Book of *Zakaat*, Hadith # 486).

### Borrowing & Bribery

Islamic teachings are just as harsh on crime as they are lenient on

the oppressed and underprivileged. This leniency is seen in the etiquettes of borrowing. The Holy Qur'an states: “And if any debtor be in straitened circumstances, then grant him respite until a time of ease. And that you remit it as charity shall be better for you, if only you knew” (2:281).

Other loan etiquettes in the Qur'an include the documentation of the agreement and payment terms, protection of the scribes, and two witnesses. The Holy Prophet stated that the untimely loan payment by a rich man is an injustice and that the laborer should be paid before the sweat dries from his face. However, in the West we typically see large corporations flexing their financial muscle by stretching their payment terms on their accounts payables balances due to others, while demanding timely payment on their receivables due from others.

Bribery is another injustice categorically forbidden in the Holy Qur'an. It states: “And do not devour your wealth among yourselves through falsehood, and offer it not as bribe to the authorities that you may knowingly devour a part of the wealth of other people with injustice. (2:189)”

Unfortunately, bribery is deeply engrained in the business practices of many third world countries. The Foreign Corrupt Practices Act was passed to restrict American company

involvement with such activity. In addition, the corporate frauds and scandals in companies such as Enron resulted in the Sarbanes-Oxley Act. However, both of these unscrupulous activities were categorically condemned by the Qur'an 1,400 years ago.

### Conclusion

Although revealed to an illiterate man in 7th century Arabia, the Holy Qur'an provides the answers for peace and harmony in every facet of our lives, including economic security. It takes a firm stand against any kind of injustice and oppression. Its principles are timeless and ensure equity for all based upon their own merits.

The heart of the financial issues we face today are the direct result of deviating from Islamic principles and establishing systems which encourage predatory practices of large corporations and unbridled greed. By implementing a just financial system which rewards investment, eliminates interest, and ensures constant spending, Islam provides the solution for a sound and stable economy.

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# Arabic: The Mother of All Languages?

Zia H Shah MD

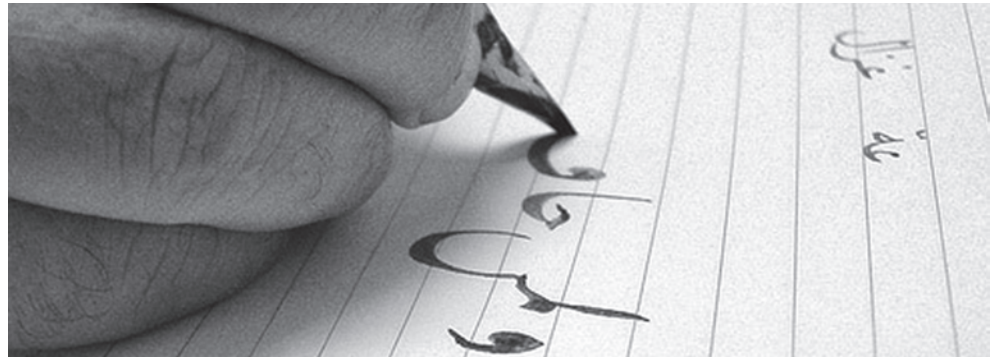
“It is not that I doubt that language evolved only once,” Steven Pinker a famous linguistic confesses, “one of the assumptions behind the search for the ultimate mother tongue.”<sup>1</sup> A gradual consensus seems to building among the linguists that all languages have come from one source. If the 5,000 extant languages of the world were coming from divergent sources they would show varied degrees of organization and complexity. But that does not seem to be the case.

According to the famous linguist Merritt Ruhlen, “All extant human languages are today considered of equal ‘complexity’ by virtually all linguists.”<sup>2</sup> Guy Deutscher writes, “Small tribes with stone-age technology speak languages with structures that sometimes make Latin and Greek seem like child’s play.”<sup>3</sup>

Edward Sapir, has been described by Encyclopedia Britannica as, “One of the foremost American linguists and anthropologists of his time, most widely known for his contributions to the study of North American Indian languages.”<sup>4</sup> According to him:

“There is no more striking general fact about language than its universality. One may argue as to whether a particular tribe engages in activities that are worthy of the name of religion or of art, but we know of no people that is not possessed of a fully developed language. The lowliest South African Bushman speaks in the forms of a rich symbolic system that is in essence perfectly comparable to the speech of the cultivated Frenchman. ... **Many primitive languages have a formal richness, a latent luxuriance of expression that eclipses anything known to the languages of modern civilization.** Even in the mere matter of the inventory of speech the layman must be prepared for strange surprises. Popular statements as to the extreme poverty of expression to which primitive languages are doomed are simply myths.”<sup>5</sup>

Mario Pei was an Italian-born American linguist whose many works helped to provide the general public with a popular understanding of linguistics and philology. Pei immigrated to the United States with his parents when he was seven years old. By the time he was out of high school he knew not only English and his native Italian but also Latin, Greek, and French. Over the years he became fluent in



five languages, capable of speaking some 30 others, and acquainted with the structure of at least 100 spoken languages. He wrote:

“Is there a possibility that our present classification of languages will be improved? More light is being shed upon language affiliations as more material is discovered. It is even possible that one day dream of some linguists will come true, and all languages be proved to have a common origin. Linguists, however, are hard headed scientists, not impractical theorists. Before, they will accept a hypothesis, however attractive, the proof must be cogent beyond a shadow of doubt.”<sup>6</sup>

Sir William Jones was an English linguist or philologist and student of ancient India, particularly known for his proposition of the existence of a relationship among Indo-European languages. He was also the founder of the Asiatic Society. He can be aptly described as the father of modern linguistics. According to Encyclopedia Britannica, “In his 1786 presidential discourse to the Asiatic Society, he postulated the common ancestry of Sanskrit, Latin, and Greek, his findings providing the impetus for the development of comparative linguistics in the early 19th century.”<sup>7</sup>

Of all his discoveries, Jones is best known today for making and propagating the observation that Sanskrit bore a certain resemblance to classical Greek and Latin. He suggested that all three languages had a common root, and that indeed they may all be further related, in turn, to Gothic and the Celtic languages, as well as to Persian. This common source came to be known as Proto-Indo-European.

All Indo-European languages are believed to be derived from Proto Indo-European language

Merritt Ruhlen writes in his book *the origin of language: tracing the evolution of the mother tongue*:

“We would not be giving Jones his due credit, however, if we were merely to mention that he noted similarities among Indo-European languages. His crowning achievement was not just that he saw these similarities, but that he *explained* them. And the evolutionary explanation he gave—descent with modification from a common ancestor—was the one Darwin would give 72 years later for biology (with the addition of natural selection, which does not apply in language).”

Guy Deutscher in his book *The Unfolding of Language: An Evolutionary Tour of Mankind’s Greatest Invention*, published in 2005, also draws a similar family tree of the Indo-European languages on page 57 to show how all the Indo European languages are related and are derived from a Proto-Indo-European language.

In the year 1895, Promised Messiah<sup>AS</sup> wrote a book *Minan-ur-Rahmaan* and gave a dramatic turn to the work of Sir William Jones in light of the verses of the Holy Qur’an.

“And among His Signs is the creation of the heavens and the earth, and the diversity of your tongues and colors. In that surely are Signs for those who possess knowledge.” (Al Qur’an 30:23)

This verse of the Holy Qur’an was revealed in a century when knowledge was scant and even mention of comparative linguistics was beyond the contemporary human paradigms. To a fair minded person the mere presence of the verse in a book from the seventh century should be thought provoking. This circumstance alone is sufficient to give the Qur’an an urgent claim on our attention. This verse, as regards the languages apparently lay dormant for more than a millennium, until the time of renaissance of Islam, in recent times.

The Messiah of this age and the founder of the Ahmadiyya Movement in Islam, in the year 1895, wrote a book

named *Minan-ur-Rahmaan*, wherein he claimed that Arabic is the first language given by God to man and that all other languages are derived from it. He based this claim on the teachings of the Holy Qur'an and elucidated this proposition in the light of several verses of the Holy Qur'an. He even foretold that in course of time Arabic will be found to be the mother of all the world languages.<sup>8</sup> He wrote, in his book *Minan-ur-Rahmaan*:

"All praise is due to Allah, the Sustainer, the Beneficent. To Him belong all Excellence, Grace and Goodness. He created man and taught him a plain language. And out of one language He created various languages in different countries just as He created various colors (of mankind); out of one color. And He made Arabic the mother of all languages. He made it the like of the sun in brightness and luster."<sup>9</sup>

These claims were bold and specific. At a time when these claims were made the only established facts in the field of linguistics were that the Indo-European languages are related and possibly coming from a prototype language. The reality of other languages could have turned out to be remarkably different from what was suggested by Promised Messiah. The Aborigines of Australia had migrated there 40,000 years ago; the Native Americans were separated from the main body of humanity for 12,000-25,000 years. The continent of Africa was divided into small hostile tribes; if language had blindly evolved it would have been very possible that totally different languages had evolved in different tribes, and groups of languages could have a different mother language.

Although languages borrow words from each other, those terms are words of secondary importance. The primary words are those without which a language cannot be functional, and so they cannot be borrowed from other languages. Simple pronouns like 'me' and 'you;' and the words that are often the first words uttered by the babies, calling their parents cannot be considered to be borrowed from other languages. If different languages had descended from different sources, there was no rhyme or reason for languages to have even a single common 'primary word.' Since his writing of *Minan-ur-Rahmaan* there is growing evidence that all languages have been derived from one mother tongue.

The Basque language of northern Spain and southern France is well known language isolate, that is, a language with



*Map showing the four-family classification of languages spoken in Africa, plus Austronesian. The Niger-Congo family is divided in two to show the territorial extent of the Bantu branch.*

no close relatives. It is thus a family consisting of one language. According to Merritt Ruhlen, "This is not to say that it has no relatives, but rather that it has no close relatives of the kind we have been dealing with."<sup>11</sup>

Finish and Hungarian languages are different from other European languages and are closely related to an Asian language *Yukaghir*, which is spoken in northeastern Siberia. Merritt Ruhlen has discussed these three languages together in chapter 2 of his book, *Origin of Language: Tracing the Evolution of the Mother Tongue*, under the heading of Asian languages. Both Finns and the Hungarians are known to have migrated to their present locations in Europe within historical times, from an original homeland in Ural Mountains.<sup>12</sup>

## The African Languages

There are an estimated 2,000 languages spoken in Africa. Initially they were divided into several families but with the most recent classification they fall into four major linguistic families:

■ Afro-Asiatic stretches from North Africa to the Horn of Africa and Southwest Asia.

■ Nilo-Saharan is centered on Sudan and Chad.

■ Niger-Congo covers West, Central, and Southeast Africa.

■ Khoi is concentrated in the deserts of Namibia and Botswana.

Wherever one goes in the world, the comparison of basic vocabulary in a number of languages inevitably-and quickly-leads to the recognition of certain language families, families that are so obvious that even a person without linguistic training can pick them out fairly easily on the basis of relatively few words. Among the linguists there is no disagreement about precisely what languages should be included in each, though there may be some disagreement about how the languages within each should be classified, that is, how the languages within each are related to each other. How many such obvious families would we find if we were to carefully survey the rest of the world in the same manner? The answer is speculative (and depends on how one defines 'obvious'), but Merritt Ruhlen guesses that it would be on the order of 300 to 400.<sup>13</sup> What this means is that these simple procedures would quickly reduce the world's linguistic diversity from roughly 5,000 languages to 300-odd families, a rather significant simplification.

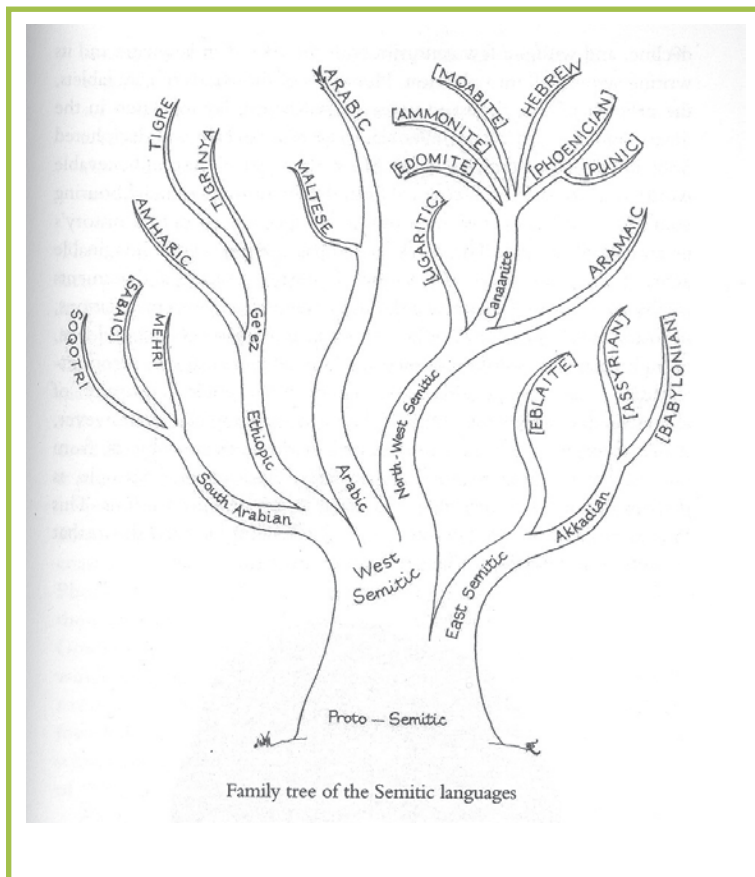
The main subfamilies of Afro-Asiatic are the Semitic languages, the Cushitic languages, Berber, and the Chadic languages. The Semitic languages are the only branch of the Afro-Asiatic family of languages that is spoken outside of Africa. Some of the most widely spoken Afro-Asiatic languages include Arabic (Semitic), Amharic (Semitic), Somali (Cushitic), Oromo (Cushitic), Tamazight (Berber), and Hausa (Chadic). Of the world's surviving language families, Afro-Asiatic has the longest written history, as both Ancient Egyptian and Akkadian are members.

"The common ancestral dialect cluster from which all modern and extinct Afro-Asiatic languages are assumed to have originated," according to Encyclopedia Britannica, "is referred to as Proto-Afro-Asiatic. Proto-Afro-Asiatic is of great antiquity; experts place it in the Mesolithic period (at about 10,000 BCE) and theorize that it arose in what is now the Sahara desert, from which speakers migrated in about 5,000 BCE."<sup>14</sup> Here a clear statement has been made that all African languages are coming from one mother tongue.

## The Semitic Languages

The Indo-European languages are labeled as the Aryan languages and Arabic, Syriac, Hebrew, Aramaic, Akkadian, Sabaic, Edomite,





enumeration (A through L) makes it easy to recall a list of the world's language families.

In his map Dene Caucasian is Nadene and Eurasiatic also included the Eskimo languages.

Since distant genetic connections are obscured by non-genetic borrowings, at the present time, few linguists accept any "grand family tree" of human language. In Ruhlen's scheme, summarized below, all languages are classified into one of twelve phyla, but only two of these phyla (Kartvelian and Dravidian) are universally agreed to be valid genetic families.

On his website Merritt Ruhlen has a world map summarizing the location and family of different languages dating back to 40,000 years in case of the Australian languages. For the map go to: <http://merrittruhlen.com/>

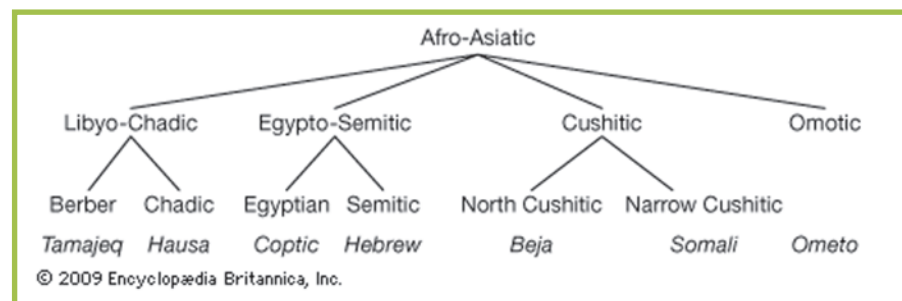
The distribution on his website is similar to the above picture.

## Epilogue

It has been shown in this article that the Indo-European languages, the Afro-Asiatic languages and all the Semitic languages are coming from their respective prototype mother language. With some effort similar case can be built for the other phyla or families of the extant world languages. What would require greater insight and work would be the proof for the hypothesis that the ultimate mother tongue of all these languages is not extinct but is alive and well and is the Arabic language!

There seems to be gathering consensus among the linguists that all of the extant 5,000 languages have been derived from one prototype. The only catch is that many think that the prototype is extinct. The assignment of the Ahmadi Muslim scholars is to demonstrate that the mother tongue of all the extant and extinct languages is indeed the Arabic language! A lot of ground work has been done by the famous Muslim linguist Muhammad Ahmad Mazhar and we need to now assimilate some of the additional information that has become available in the last few decades. ♦

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Berber dialects of Northern Africa, some other African languages; Hausa and Galla are included among the Semitic languages by most linguists. Friedrich Max Müller talking about the relationship of Aryan and Semitic languages states:

"It is impossible to imagine an Aryan language derived from a Semitic, or a Semitic from an Aryan language. The grammatical framework is totally distinct in these two families of speech. This does not exclude, however, the possibility that both are diverging streams of the same source; and the comparisons that have been instituted between the Semitic roots, reduced to their simplest form, and the roots of the Aryan languages, have made it more than probable that the material elements with which they both started were originally the same."<sup>15</sup>

The diagram from Encyclopædia Britannica puts Semitic languages with the ancient Egyptian languages. Guy

Deutscher in his book *the Unfolding of Language: An Evolutionary Tour of Mankind's Greatest Invention* draws a tree of Semitic languages.<sup>16</sup>

This Semitic tree with slight modification will make Arabic as the mother of all the Semitic languages.

## The Twelve Phyla of World Languages

Joseph Greenberg believed that all of man's languages are descended from a common ancient language. Different linguists will divide the world's languages into 'superfamilies' or 'phyla' in different ways, but the proposal of Greenberg and Merritt Ruhlen happens to give the smallest number of distinct language phyla of any proposed taxonomy. Even if one disagrees with Ruhlen's work, the simple alphabetized



# Alcohol and Gambling Make Poor Economic Sense

By Dr. Manzurul A. Sikder

**Alcohol and gambling are two of the most prevalent vices in the Western society. While both of them can devastate the core of morality and human virtue, in this article I will highlight their damaging impact on the economy of a nation.**

## The Burden of Alcohol Abuse

In 2006, Americans aged 15 years or over consumed, on average, 2.3 gallons of ethanol.<sup>1</sup> The trend over the past decade is an alarming one: per capita alcohol consumption in 1997 was 2.1 gallons, and rose steadily every year since then. Although the price of distilled spirits fell over the same period, the final price for the consumer, mainly due to governmental taxes and tariffs, went up progressively.<sup>2</sup>

The cost of alcohol, however, runs much deeper than its retail value. It can exert a tremendous negative effect on the physical, moral, and spiritual fibers of both an individual and the collective society. Alcohol's effect on personal and national economy makes a sobering reading. Whether it is health care expenditures, loss of productivity, or criminal activities related to alcohol, the country's finances suffer hugely every year. According to the 1998 statistics (the latest dataset available), the National Institute on Alcohol Abuse and Alcoholism estimated an annual economic loss of \$184.6 *billion* related to alcohol abuse alone.<sup>3</sup> This includes \$7.5 billion for treatment, prevention, and support of alcohol use disorders; \$18.9 billion for medical consequences of alcohol consumption; \$87.6 billion due to loss of productivity due to alcohol-related illnesses; \$36.5 billion estimated for loss of future earnings due to premature deaths; and \$15.7 billion for motor vehicle accidents. Table 1 contains further details.

<u>Economic Cost</u>	<u>1998, in \$ Millions</u>
<b>Health Care – Total</b>	<b>26,338</b>
Alcohol use disorders: treatment, prevention, and support	7,466
Medical consequences of alcohol consumption	18,872
<b>Productivity Impacts – Total</b>	<b>134,206</b>
Lost productivity due to alcohol-related illness	87,622
Lost future earnings due to premature deaths	36,499
Lost productivity due to alcohol-related crimes	10,085
<b>Other Impacts on Society – Total</b>	<b>24,093</b>
Motor vehicle crashes	15,744
Crime	6,328
Fire destruction	1,537
Social welfare administration	484
<b>Cumulative Total</b>	<b>184,636</b>

A quick look at the estimated economic burden over the past decade reveals a rather rapid rise (Table 2). Following these trends, alcohol’s weight on the national economy, notwithstanding inflation rate, is only likely to increase in the coming years.

These figures alone do not tell the whole story. For instance, how can we put a price-tag on a human life lost due to alcohol? Of the 1,746 traffic fatalities among children aged 0 to 14 years in 2006, one out of every six (17%) involved an alcohol-impaired driver. In the same year, nearly 20% of drivers ages 16 to 20 who died in motor vehicle crashes had been drinking alcohol. Each of them represents innumerable members of the society who were affected by these tragic incidences. The same holds true for premature deaths related to alcohol, including those due to fetal alcohol syndrome. While it may be simpler to attach a finite value to a hospital admission owing to alcohol abuse, lives lost due to alcohol cannot be measured monetarily.

Secondly, the above figures relate only to alcohol abuse and dependence, not its overall *use* as a nation. Most experts believe that these estimates likely represent only the tip of the iceberg, perhaps missing out on a large portion of society’s “closet alcoholics” and “social drinkers.”

Thirdly, as the country goes through the recent economic downturn, and the rate of depression and other mental illnesses escalate, more people are likely to resort to alcohol as relief, tipping the economic burden even further. A recently published paper by the French corroborated this when they found that depressive disorders are linked to high-risk health behaviors in adults, including increase in alcohol consumption.<sup>4</sup>

Furthermore, the economic crisis may shift the culture of drug addiction in America, so that previous abusers of cannabis, cocaine, ecstasy, etc., may exchange those substances with a more readily available and legal drug, namely

Year	Total Economic Cost, in \$ Millions	% Increase
1985	70,338	-
1992	98,623	40.2
1995	166,543	68.9
1998	184,636	10.9
2009	?	

*These figures alone do not tell the whole story. For instance, how can we put a price-tag on a human life lost due to alcohol? Of the 1,746 traffic fatalities among children aged 0 to 14 years in 2006, one out of every six (17%) involved an alcohol-impaired driver. In the same year, nearly 20% of drivers ages 16 to 20 who died in motor vehicle crashes had been drinking alcohol.*



ethanol.<sup>5</sup> This is certainly to make personal finances suffer even further.

Keeping these vices in mind, the Holy Qur’an has instructed Muslims clearly to avoid the evils of alcohol altogether. It has been likened to idol-worship no less, and Allah the All-Knowing called it “an abomination of Satan’s handiwork.”<sup>6</sup> Alcohol may contain a few beneficial qualities, but the dangers related to it far outweigh any potential benefits.<sup>7</sup>

Interestingly, whenever the Qur’an narrates the ills of alcohol, it mentions gambling and “games of hazard” in the same verse. When one deliberates on this connection, one is amazed at the common attributes between the two vices: they both develop addiction in the affected; they slowly destroy the lives of the victims and those surrounding them; they have some advantages in short run but when utilized beyond these limits can wreak havoc at every level of the society; they both financially paralyze their prey; and they make one forgetful of the Maker.

## Economic Burden of Gambling

On surface, regulated gambling in the United States appears to be of great advantage: it generates loco-regional jobs, it is a considerable source of tax revenue, it provides necessary entertainment to the public, and casinos can raise the profile of their surrounding areas. However, a deeper look tells a very different story, with eventual economic cost to the nation nearly half as much as alcohol and drug dependence.

Firstly, gambling causes addictive and destructive behavior much like alcohol and drugs. In the United States, 30% of the population does not gamble, and most people who gamble do so only infrequently. However, about 10% of the population gambles regularly which accounts for up to 80% of the wagers in casino enterprises.<sup>8</sup> This means that the gaming industry's profits are primarily based on a relatively small number of addicted gamblers

who run up huge costs to themselves, their families and the society at large. At least one in five compulsive gamblers file for bankruptcy after they have exhausted multiple credit cards and other lines of credit, often putting their families in jeopardy. In addition, while pathologic gambling affects members of all social classes, its greatest social effect stems from its prevalence among poor economic groups.<sup>9</sup>

Lost productivity from sick days off for gambling and extended lunch hours is another cost borne by the local

economy. According to information provided by gambling treatment centers, between 21 and 36% of compulsive gamblers report losing a job because of their habits.<sup>10</sup> The economic cost from loss of productivity per pathologic gambler is estimated to be \$2,358, compared to \$58 for the average non-gambling adult.

Higher crime rate is yet another price of gambling. A county with a casino has about 8% higher crime rates than a county without a casino four years after the casino is opened, according to a seminal paper by Earl Grinols and David Mustard.<sup>11</sup> For an average county with



a population of 100,000, the authors calculated, having a casino translates into 615 more larcenies, 325 more burglaries, 272 more auto thefts, 10 more rapes, 65 more robberies, and 100 additional aggravated assaults.

Health care costs due to gambling (stress-related and cardiovascular illnesses, depression, cognitive disorders, among others) is a massive 86 times higher than in the general population, whereas average costs related to family issues, such as divorce, separation, child abuse, child neglect, and domestic vio-

lence, is 62 times higher in a compulsive gambler. The tax-payers also have to bear the cost related to treatment, unemployment and other social service needs of the gambling individual, which is estimated to be \$425 per annum per capita compared to only \$20 in the average American adult. The total cost to the society, at minimum, is at least \$54 billion annually.

The analysis by Grinols and Mustard thus support the Quranic statement that gambling miserably fails even the most generous cost-benefit test. The cost to the society due to a pathological gambler is estimated to be \$10,330 per year; whereas the benefit of introducing gambling to the public is approximately \$143 per person per year.<sup>8, 11</sup> This surely is a grossly unbalanced exchange.

The above facts and figures, compiled by government agencies and noted economists, show that in addition to health and spiritual risks, drinking and gambling make little sense even from a purely fiscal viewpoint. This is especially true during the current economic climate. Islamic teaching of shunning these evils and maintaining a path of moderation should be our guiding light. ♦ *Manzurul Sikder belongs to the Rochester, NY branch of the Ahmadiyya Muslim Community and is a physician currently completing a fellowship at the University of Rochester.*

### (Footnotes)

<sup>1</sup>Lakins NE, LaVallee RA, Williams GD, and YiH. Alcohol Epidemiologic Data System Surveillance Report #85: Apparent per capita alcohol consumption: National, state, and regional trends, 1970–2006. Bethesda, MD: National Institute on Alcohol Abuse and Alcoholism, Division of Epidemiology and Prevention Research (November 2008).

<sup>2</sup>Chaloupka FJ, Grossman M, Saffer H. The effects of price on alcohol consumption and alcohol-related problems. Alcohol Research & Health. Winter 2002.

<sup>3</sup>Tenth special report to Congress on alcohol and health from the Secretary of Human Services (June 2000), DHHS Publication No. 00-1583.

<sup>4</sup>Verger P, Lions C, Ventelou B. Is depression associated with health risk-related behaviour clusters in adults? Eur J Public Health, Apr 29 2009.

<sup>5</sup>Gole JC, Goudie AJ, Field M, et al. The effects of perceived quality on the behavioural economics of alcohol, amphetamine, cannabis, cocaine, and ecstasy purchases. Drug Alcohol Depend, Apr 1 2008.

<sup>6</sup>Al-Maidah:91-2.

<sup>7</sup>Al-Baqarah:220.

<sup>8</sup>Grinols EL. *Gambling in America: Costs and Benefits*. Cambridge Univ Press, 2004.

<sup>9</sup>Reutter M. Social costs of gambling. Univ of Ill-Urbana News Bureau, Mar 8 2004.

<sup>10</sup><http://www.gamblersanonymous.org>. Accessed on May 18 2009.

<sup>11</sup>Grinols EL and Mustard DB. Casinos, crime and community costs, 1999. Quoted from The Review of Economics and statistics, February 1 2006.



# Radicalism in Muslims: A White Paper

By Arif Humayun

“Radicalism in Muslims – A White Paper” captures the rapid global ascendancy of early Muslims starting from the 8<sup>th</sup> century and culminating with their decline in the 18<sup>th</sup> century. Focusing on the events following the decline of the Muslim Empires, the paper identifies the Muslims’ failure to evolve their efficient and progressive system of governance, originally formulated for the agrarian economy, to the industrial economy which the Muslims failed to foresee.

The failure of Muslims to accept the changed global environment is identified as the turning point in their precipitous decline which resulted in the colonization of Muslim lands. The Western nations transformed their economy from agrarian to industrial through education and reformation and renaissance movements spread over 3-4 centuries. This included the development and adoption of a new education system and reevaluation of customs and beliefs. The Muslims failed to see this change in the world dynamics and failed to act when they realized what was happening around them. Most Muslims countries still use the traditional educational system which discourages analytical analysis of facts. As reaction, Muslim clergy rejected anything different and urged people towards dogma that

was alien to the Islamic belief system.

Without understanding the root causes, the Muslim religious leadership blamed the decline on Muslims governments becoming liberal and demanded the return to their version of early practices to gain their dominant position; Taliban and al Qaida still propagate this position. Unfortunately, in their zeal to follow early practices, Muslims failed to appreciate that their actions negated the spirit of Islamic teachings. The subsequent connivance between Muslim leadership blended politics and religion which was nurtured by authoritative dictatorships during the 19<sup>th</sup> and 20<sup>th</sup> centuries produced the explosive mix that is preventing their development today. The West has exploited that weakness and supported dictatorial Muslim governments for their own objectives.

The paper cites a 1954 investigative commission report which investigated the budding radicalism among Muslims in Pakistan. Rather prophetically, this report predicted that the consequences for exploiting religion for political purposes would be disastrous. The report’s recommendations hold the key to solving the current issues of growing radicalism amongst Muslims. Interestingly, Muslim clergy failed to agree on a uniform definition of a Muslims and when pressed for justification of their actions, conceded that parts of the Qur’an, which prohibited violence, had been abrogated. The report cautioned that the consequences of this preposterous claim would be far

reaching and dangerous. Abrogation of Qur’anic verses is contrary to the Muslims’ fundamental article of faith.

The paper argues that the single most important reason for radicalism among Muslims is the outdated educational system which discourages questioning religious dogma, illogical actions and social concepts. While revering the divine source of knowledge, this archaic system encourages rote memorization but does not encourage its application for solving problems. Comparing the educational and economic accomplishments of the Muslim world with those of the secular countries, the paper forcefully makes this point. Highlighting the various cognitive biases the paper asserts that Muslims have come to believe the lies told by their leaders over the past century. It further highlights a disturbing trend that young Muslims living in the US and UK are more prone to radical tendencies than their older generations. The Paper concludes with recommendations that educational system in Muslim countries be modernized and fundamental human rights in Muslims societies be restored. This will enable intellectual debates within the society without fear of persecution. In Pakistan today, such debates are constitutionally disallowed. The only assured and durable way to resolve radicalism and terrorism in Muslims is to correct the misconception through comprehensive intellectual discourses.

**The entire “White Paper” may be found at [Muslimsunrise.Com](http://Muslimsunrise.Com)**

## A Hymn to God

By Hadhrat Mirza Ghulam Ahmad

*Lo! How manifest is the Light of God,  
Who is the ultimate Source of all light;  
The entire universe becomes a reflecting mirror  
For eyes to perceive Him.*

*Last night while watching the moon,  
I became so agitated.  
In the beauty of the moon  
Were the traces of my Beloved.  
Under the influence of that consummate beauty  
My heart is in a state of turmoil;  
Mention not to me the comeliness  
Of the Turk or the Tartar.*

*O my Beloved!  
How wonderfully is Thy  
Creative power manifested everywhere;  
Whichever way I look I find  
Every road leading to Thy Presence.  
In the fountain of the sun  
The tides of Thy power are witnessed;  
Every star is twinkling with Thy Glory.  
With Thy Own Hand Thou hast*

*Sprinkled salt over smarting hearts;  
Which results into  
Agonized cries of pining lovers.  
No one can comprehend  
The ultimate design of Thy creation;  
Who can untangle  
The web of this baffling riddle?  
It is Thy charm which is the essence of every beauty  
Every flower that blossoms forth  
Borrows its color  
From the splendor of Thy Attributes.  
The mellow intoxicating eyes of all  
Who are endowed with beauty  
Remind one of Thee every moment.  
To Thy direction is turned  
The pointing finger of every curly lock.  
With what mysterious qualities  
Thou hast endowed every particle;  
Who can read through the voluminous  
Accounts of these mysteries?*

(from Surma Chashma Aarya, Roohani Khaza'in, Volume II, Page 4)

# Q&A

*Hadhrat Mirza Tahir Ahmad  
Khalifatul Masih IV (ra)*

**You quote the Qur'an as stating that women are equal to men in all regards. But as far as the vast majority of the Muslim world is concerned, women are definitely not credited as such. Obviously, although pure in statement, the teachings of Islam are not interpreted as such by mankind. What are your views on this since this is not an issue that is readily accepted by many Muslim men?**

**Hadhrat Mirza Tahir Ahmad:**

This is again a very important issue. What I did say was not that they are equal but that they had equal rights in proportion to the rights of men upon them. This is exactly the statement of the Holy Qur'an. However, at the same time, if you read on in the verse, you will find that the Holy Qur'an declares this, despite the fact that men have an advantage over women in some ways. For instance, and this is mentioned in other places in the Holy Qur'an, that men are created stronger and more powerful.

Furthermore, men have the advantage of not being responsible for reproduction in the sense that they do not have to carry human babies in their bellies for nine months and to look after them. Such differences do exist.

Equality, however, is not in totality of constitution. Equality is only in relative terms of rights. Hence, Islam knows no difference between a man's right and a woman's right. However, they would, of course, be related to their constitution as well. God only knows how He has created mankind so wherever you discover any difference in teaching you will always find it without fail, without exception, in that the difference is directly related to the constitutional differences, not otherwise.

Turning to the other part of the question and the statement that the world of Islam is not acting upon Islamic teachings, as I have already explained, this is the case in respect of all reli-

gions of the world. Where are the countries in which the religions of those countries are practiced in all honesty and sincerity and good understanding? Religion is flying on a higher plane which is raving and making noises but it has not been connected up with the 'veins' of human action. A raving engine can only play on one's nerves but cannot help one move along. This, unfortunately, is the situation of religion everywhere in the world.

**How is personal sin dealt with in Islam? If God is All Merciful and Forgiving then why not sin so that God may be even more merciful? Where is the line drawn between those who go to Paradise and those who go to Hell?**

**Hadhrat Mirza Tahir Ahmad:**

Sin and forgiveness have a relationship between man and God very similar to the relationship that exists between man and man.

In daily experiences you find that your children 'sin' against you and against the discipline of the house. In what sense is this so? It is so in the sense that you know better than they do. You understand that ultimately their misdeeds are wrong for them and it so happens that sometimes they are forgiven and sometimes they are not forgiven. It so happens that at times it is the 'sin' itself that automatically 'contains' the 'punishment' [through the chain of cause and effect]. For instance, if a child, attracted by the dazzle of fire, mistakenly puts his hand in the fire before the mother can prevent him, his hand would burn. Hence, this is the nature of 'sin' and punishment which sometimes is directly and immediately related to sin.

If one observes the history of permissiveness in some advanced societies of the world one would be amazed to learn that every time a wave of permissiveness captured the imagination of society, it was followed by a wave of 'natural punishment'. Long ago there was gonorrhea, syphilis, sex related herpes, and then

there is AIDS.

In short, how can you say that God is not forgiving because He has created a system of cause and effect. So sin must not be understood in a narrower term as if it is only in relation to God. Sin is misbehavior of all types in any situation. Sometimes it is punished and sometimes it is not immediately and directly punished. It depends on the detection and sometimes it is forgiven because forgiveness promotes reformation and sometimes it is not forgiven because forgiveness promotes crime. More importantly, by forgiving some you would be usurping the rights of others. This is the fundamental philosophy of forgiveness and punishment that has been mentioned in the Holy Qur'an which states that to forgive is better provided it causes reformation.

In a society where murder has become the order of the day, the removal of capital punishment from the legal system of a country, is a form of forgiveness that is bound to encourage murder in that society. I have been studying the data of crime in European countries and you will also share my opinion because I am talking of facts, that the more the governments grew lenient regarding some crimes, the more they flourished.

The Holy Qur'an states that only those people will be rewarded by God, who forgive on the condition that their forgiveness promotes reformation and not crime. This is so also in your homes when, suppose, a child is disposed to hurting others, or hurting other children of the same family, would you go on forgiving such a child limitlessly, for all times to come. That is an impossible scenario but suppose it happened. In that case the outcome would be that you were being kind to the 'criminal' and unkind to the other innocent children. You would be responsible for the suffering caused by such a child to its siblings. You should try to understand the philosophy of sin through your own personal experience and your inner wisdom would declare that is exactly how it should be in relation to God. There is no other philosophy that can govern this relationship.



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### **“A Higher Purpose in Flood?”**

**By Syed Sajid Ahmad, Fargo,  
North Dakota**

There has been some discussion whether the recent flood has been a punishment for the sins of Fargoans. When I read the Scriptures, I find that a calamity can be many diverse things: a mercy, a reminder, a warning, a trial, a punishment, or a combination of any of them.

Calamities over the millennia have been a mercy to the humans to make them learn new skills and invent new technologies – promoting knowledge and understanding of natural phenomena and how to deal with them, thus progressing humanity from its primitive stages to the well-advanced world of today. Floods have taught people how to make dams, bridges, channels, etc., and have advanced the science, engineering and arts related to such phenomena.

A calamity can be a reminder of human frailty, and the need for people to seek strength through communal cooperation and proper management of natural resources, to wake up from the slumber of routine and be cognizant of and prepared for unexpected deviations from the daily norms.

A calamity can be a warning that if proper steps are not taken, devastation can afflict the masses without distinction between good and bad.

A calamity can be a trial to discern the mindful from the forgetful, the diligent from the lazy, the strong from the weak, so the humans may recognize their shortcomings and work to improve themselves individually and the society at large.

A calamity can be a punishment for neglect and procrastination, for transgressions against – and being unmindful of – the laws of nature, to bring to light the supremacy of laws of nature over wrongly attributed or imagined suppositions, freedoms, habits and customs.

The story of prophet Jonah can serve as a good example of the implications of a calamity. If there does exist a wise creator, and the natural phenomenon is governed by his wisdom, then he must have many a higher purpose for a flood.

Sin essentially is breaking laws of nature. May God give us the veracity to mind his laws and not transgress the natural limits, and use the right judgment in the use of God-given capabilities (sight, touch, hearing, nutrition, procreation, etc.) and God-given natural resources (fellow humans, air, water, sun, moon, earth, animals, etc.), and be equitable and just.

**Originally printed in the 4/9/09  
edition of the *Ithaca Journal***

### **“U.N. Resolution Off Mark”**

**By Sardar Anees Ahmad,  
Waterloo, New York**

The United Nations recently passed an anti-blasphemy resolution on behalf of the Organization of Islamic Countries. Talk about the blind leading the blind. While claiming the resolution will protect mankind against affronts “to human dignity,” these very countries recklessly pander to extremists and consequently hold some of the worst human rights records today.

In truth, the resolution is not calling for a ban on anti-religious rhetoric but on anti-extremist rhetoric. While hell was raised over the unjust Danish caricatures, the OIC was completely silent during the unveiling of the hurtful photography exhibitions “Piss Christ” by Andre Serrano and “Ecce Homo” by Elisabeth Ohlson Wallin and the Taliban’s destruction of the Buddhas of Bamyan. Now that it has passed human rights activists, academics and religious minorities will be demonized, censured and, where possible, persecuted to the fullest extent the law allows or, quite possibly, beyond it.

It is ironic that while the resolution was passed to condemn anti-Islamic rhetoric, the Qur’an forbids such action be taken. While ethically condemning blasphemy five times, ultimately the Qur’an instructs man to avoid such company until they change their behavior.

Now, I have friends from every religious or non-religious background. Never have I had to ask them to bite their tongue regarding Islam — not because I let anything go, but because it never goes there. It is clear that the resolution will only fan more unwarranted ill will toward Islam. A welcoming smile and dialogue would be far more effective than imposing law on others with a trademark grimace.

**Originally printed in the 3/23/09  
edition of the *Pakistan Daily***

### **“Religious Murders Hurl Pakistan Back into Medieval Times”**

**By Sohail Husain,  
New Haven, Connecticut**

Recent events in Pakistan remind me of Medieval Europe. In the 12th century, king of England Richard the Lionheart decided to wage a bloody campaign against the Muslim world aimed at conquering Palestine. But before starting his Crusade, he thought it befitting to hang several local Jews as a symbolic tribute to the Prophet Jesus. News from Pakistan tells a shockingly similar tale.

Two weekends ago, in the Wapda colony of Multan, unidentified assailants broke into the home of Drs. Shiraz and Noreen Bajwa. They tied the couple down and taped their mouths shut. Then they mercilessly strangled them to death. The husband and wife had married just three years prior. Dr. Shiraz was an eye specialist, Dr. Noreen a Pediatrician. Both were honor students who extensively volunteered in medical clinics that served the poor. What would have passed as a random

act of horrible violence actually turned out to expose a dark conspiracy against freedom of religion in Pakistan?

The first peculiarity was that the intruders left untouched all cash and valuables at the home. The second more pervasive finding was that the young victims were active members of the religious sect the Ahmadiyya Muslim Community. Because the group opposes any violent notion of jihad, they have become the primary target of extremist groups in Pakistan. So much so that in 1974 the government was pressured into declaring Ahmadis as 'non-Muslims.' Then starting in 1984, a series of Constitutional amendments were enacted to deprive them of the basic right to vote and declare their faith in public. In Multan, the scene of the grim murders, the Mullahs launched an intense campaign of intimidation against the Ahmadis. Drs. Shiraz and Noreen had also received numerous death threats prior to their murders.

The brutal killings also bleed with irony. Sadly, they occurred on the eve of celebrations marking the exemplary life of the holy founder of Islam, the Prophet Muhammad, peace and blessings of God be upon him. The Holy Prophet would never have condoned any murder perpetrated in his name, just as the Prophet Jesus would not have considered the symbolic killings by King Richard as worthy of any merit. The holy messengers of God had categorically condemned the slaying of innocent lives.

The murderers of the young Ahmadi doctors are no different from the barbarians of the medieval age. While the rest of the world advances in protecting human rights, the influence of the intolerant Mullah hurls Pakistan further back in time. But this writer hopes that the chilling murder of Drs. Shiraz and Noreen will awaken the leadership of Pakistan to its dangerous, retrograde course.

## **"Where is the Muslim Pope?" Originally published in *The New York Daily News*, April 11, 2009**

By Amjad Mahmood Khan

A few years ago, *National Review* editor-at-large Jonah Goldberg illuminated our national conversation about religion by asking a simple yet profound question: "Where is the Muslim pope?" Goldberg discussed the emergent need for a central authority figure within the Islamic world to provide Muslims with a well-defined moral compass and help isolate "jihadists" who taint Islam.

Goldberg's question remains as important as ever.

For millions of Muslims, the war within Islam is more important than the war against Islam. The battle lines grow increasingly clear: on one side stands a tiny minority of so-called "Muslims" who view their faith as an instrument of conquest and carnage, and on the other side, a majority of Muslims who view their faith as an instrument of hope and humanity.

The war within Islam plays out politically as well. In South Asia, the Pakistani government seeks to apprehend the perpetrators of the horrific terrorist attacks in Mumbai. In Central Asia, the Afghani government struggles to prevent the resurgence of the Taliban. In Southeast Asia, Indonesian President Yudhoyono refuses to concede to the demands of religious hardliners. In the Middle East, the reformists in Iran defy President Ahmadinejad's brazen regime.

On our home front, President Obama recognizes the importance of isolating the extreme fringe groups within Islam. His *Al-Arabiya* interview and address in Turkey earned the

United States newfound respect from the Islamic world. He managed to unsettle extremists who would pervert Islam to dangerous ends, invigorate moderate Muslims and remind Americans of the virtues of diplomacy and the power of an unclenched fist.

Now that the Muslim and Western worlds stand poised to resist extremism, the time is ripe for Muslims to take the final step towards rescuing their faith from the clutches of militancy: selecting and rallying around a single spiritual leader to defeat extremism. The prospect of a Muslim "pope" spearheading a spiritual revolution is not a fantastical notion. Indeed, Islam contemplates the need for a pope-like figure, a Khalifa of Islam, to reinvigorate the original message that Muhammad brought. Many millions of Muslims still await such a Khalifa.

For some Muslims, such a Khalifa already exists. The Ahmadiyya Muslim Community - a dynamic, fast-growing international revivalist movement within Islam - boasts of having the only thriving Islamic caliphate in the Muslim world. Its current caliph, His Holiness Mirza Masroor Ahmad, advocates a resurgence of Islam's true and essential teachings. For example, addressing a cadre of American journalists and intellectuals at a special gathering in Virginia last June, he proclaimed: "Violent jihad is unlawful in Islam and constitutes a grave sin." His community is the foremost Islamic organization to endorse a separation of mosque and state. He cautions against irrational interpretations of Quranic pronouncements and misapplications of Islamic law. Despite the vibrancy of his message, his Community faces brutal persecution in much of the Islamic world.

Many hope that Ahmad - or some other Khalifa - will begin to rid the Muslim world of extremism through a central and unifying message of peace and tolerance. The time is ripe for Muslims to find a reformist "pope."

*Khan, a former editor-in-chief of the Harvard Human Rights Law Journal, currently practices law in Los Angeles, California.*



## The Future Of Islam In Pakistan

By: Zahur Ahmad Bajwa, London Mosque

**I**slam is a democratic religion; the truly Islamic society of the first four Caliphs of Islam was democratic: the Caliph was elected, the state machinery simple as it was, worked with the help and advice of committees of representatives. Pakistan's constitution has not yet been worked out but I am sure, it will be a fully democratic state. Considering the impact of the West on Islam in general, and what the possible reactions may be, firstly we must consider the impact of science.

Scientific thought has influenced Islam as it has influenced other religions. But there is one great difference. Islam throughout its long history has been associated with learning. The Holy Prophet of Islam enjoined it upon the Muslims as their bounden duty to seek after knowledge. Thus the spirit of science has been the spirit of Islam—the spirit of rationality, of inquisitiveness. According to Islam there exists no conflict between science and religion as is erroneously supposed by many people to exist. Religion is the word of God, whereas science is the act of God and there can be no conflict between the word of God and the act of God.

Communism has no chance of success in Pakistan on religious and economic reasons. Islam is a socialistic creed, it believes in equality but it also believes in private property and enterprise and thus is against Communism. Again Communism thrives on poverty, we hope Pakistan shall be a fairly prosperous country and the standard of living in it shall be high.

### Social Problems

What shall Pakistan's attitude be towards the explicit Islamic edicts in social life?

First comes the much discussed topic—the *purdah*, the feminine veil. Regarding this I must make it clear that the complete segregation of women has never been preached by Islam. Islam wished the two sexes to remain and work in their respective spheres but it never advocated that rigid veil which has been practiced in most countries. It is based on political considerations. The women shall play their rightful role in their own sphere. One big step towards enabling them to play their part is the recognition of their right of inheritance. Islam prohibits the giving or taking of interest and usury. It is a leech that is sucking away the blood of humanity. The huge network of Banking and Insurance system does not give much hope of Islamic teaching being followed in this respect. But if the trade and commerce could be carried out without interest, few hundred years ago, I see no insurmountable difficulty in reverting to the same system now. No doubt, a change in the system would in the beginning be inconvenient, but the system of depending upon interest can be gradually discarded. Islam places absolute veto on all liquors and regarding this Pakistan has already enforced laws to enforce prohibition. European night life, casinos, cabarets and gambling will also be prohibited as they have no place in Islamic culture.

### Pan-Islamic Movement

There is another aspect in which the birth of Pakistan is going to influence Islam in general throughout the world. It is bound to give an additional fillip to Pan-Islamic movement. The continuous belt

of Islam extending from Morocco terminates with West Pakistan. Considering population Pakistan is the largest Moslem State in the World. It has come back to the fold after a long time. During Moslem rule, as was inevitable, Islam in India was the part of Islam as a whole. There was constant interchange of thought of spiritual leaders. Throughout Moslem period Persian was the language of culture. Persian poets came to Moghal courts. Afghanistan was under the kings of India. Recruitment of Turks and Afghans and Persians in the armies of India bred a sentiment of one Islamic world. Even the invasions of men like Temour served to emphasise that unity.

One of the results of the British rule was not only an extinction of their political supremacy but also a segregation of Indian Moslems from the rest of Islamic world. Persian was dropped. This resulted in the fostering of Urdu. There was a greater and greater emphasis on Indian culture. Moslems who lived as rulers and warriors found themselves displaced; they had to fit themselves into the fabric of Indian life, driven by caste system. So a kind of class distinction—Syeds, Mughals and Pathan, etc.—arose among them. They were no longer of the wider Islam.

One effect of the emergence of Pakistan is that once again the idea of oneness in an Islamic whole has arisen. This idea had suffered an eclipse in early twenties on account of the emergence of Turkish, Arabic and Persian Nationalism. Recently Moslem countries have begun to realize that interdependence rather than independence should be aimed at. The birth of Pakistan at this moment is significant. A new phase of Pan-Islamism will now begin, each part contributing its distinctive culture to one whole—the whole of Islam.

### *Roza Bal, The Tomb of Jesus*



**By Fida Hassnain and Suzanne Olsson.  
Published by Booksurge, 2008, 240 pages**

**Reviewed by Tahir Ijaz, MD,  
San Diego, California**

For the past 40 years, the Kashmiri historian and Srinagar native Professor Fida Hassnain has amassed and organized a wealth of historical information pertaining to the post-crucifixion life of Jesus in India, and performed hands on research on the purported tomb of Jesus, the Roza Bal. Now retired, he was the former Director of General Records & Archives and Director of Archives, Archaeology, Research & Museums for Kashmir. In early 2009 the Jammu and Kashmir Government awarded Professor Hassnain a lifetime achievement award for his academic activities.

The professor has written several books and articles on the Roza Bal, tomb of Yuz Asaf, identified as Jesus. The current book is co-authored with Suzanne Olsson, a dedicated researcher in her own right. The authors state it was the founder

of the Ahmadiyya Movement, Hadhrat Mirza Ghulam Ahmad, and his disciples who first 'capitalized' on the discovery publicly, but as they point out, it cannot be said that the Ahmadiyya invented a legend, for the sources of the story are ancient and cannot be dismissed out of hand.

The book is organized into eight chapters, covering such topics as the New Testament evidence of survival and migration, examination of the Israelite Diaspora, travels of Thomas, a disciple of Jesus, ancient Kashmiri literature on Jesus, details on the tomb itself and finally the Jesus bloodline.

Yes, those bloodlines. A topic all too familiar in the media made popular by fiction, such as the *DaVinci Code*, by Dan Brown and non-fiction *Holy Blood and Holy Grail* by Michael Baigent. These works captured the imagination of many, leading even to feature films. The basic theme in these works was Jesus married Mary Magdalene and their children and descendants moved to southern France, ultimately intermarrying with noble fami-

lies and eventually forming a secret society.

The story out of Kashmir however does not have those sorts of intrigues. The now deceased descendent of Yuz Asaf, Basharat Saleem, whose family was the custodian of the tomb, carefully guarded the family genealogy until only later in life. However, he disclosed only a few names in the male line, omitting some 40+ generations linking his family to the person entombed at Rozabal, on the basis of 'spiritual restrictions'. This is a large and difficult pill to swallow. Whether he was a direct descendant of Yuz Asaf or Jesus is obviously impossible to objectively verify, even if he was willing to release the personal family records, but at least a map would have been established. A portion of the book has photocopies of letters, the correspondence Basharat Saleem had with researchers, Ahmadis and non-Ahmadis alike, interested in delving further into the family tree, but never receiving the complete information.



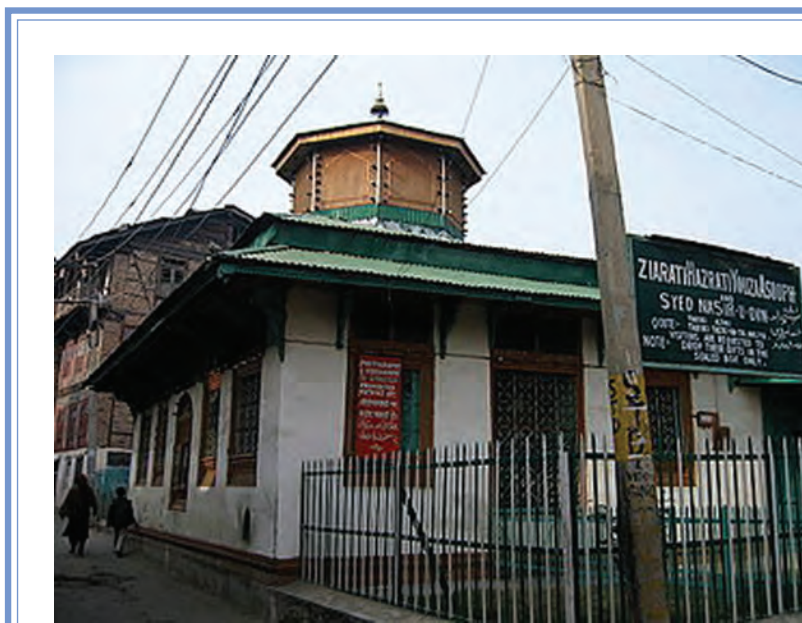
His basic claim is made emphatically: he is a Palestinian and a living descendant of Shahzada Nabi Hazrat Yuz Asaf, a messenger who came to Kashmir from Jerusalem. Jesus married a woman in Kashmir named Marjan and had at least one son. It appears Basharat Saleem first shared this information on the matrimony in 1976 with Andreas Faber-Kaiser, author of *Jesus Died in Kashmir*.

According to the authors, the shrine continues to physically deteriorate. Some of the ancient carved doors and artifacts, such as a sword and wooden sarcophagus seen in the older photographs no longer exist. There has never been a formal archaeological study around the tomb. Professor Hassnain has done what could be done given the restrictions imposed on by the custodians of the tomb. In 1975, he discovered in the tomb carving of feet depicting wounds - as from crucifixion, but apart from that there was been no new substantial discovery. Perhaps fortunately the actual grave is beneath the structure, protected, under the floor in the cellar. The body was laid to rest in the east-west direction, marked by a stone, proving it is a Jewish burial. The co-author Suzanne Olsson has a particular interest in retrieving DNA matches as a way of making an objective analysis. However, permission to open graves would seem to be an impossible task at least for the near future.

The specific references from the various books of history are reproduced by the authors. Many of these quotes from the ancient treatises were unearthed by Ahmadi scholars from the 1930s to the 1950s. No new historical information has been found on Roza Bal and the link to Jesus other than the discovery of an ancient tribe in Herat, Afghanistan in the 1970s who believed Yuz Asaf or Jesus preached to them and died in Kashmir. However, the religious scrolls they possess have never been analyzed, which obviously may be a fruitful area of research in reconstructing the post crucifixion life of Jesus.

Three documents from antiquity are of

paramount importance, and relevant passages are scanned in the book. First, the *Ikmaluddin* from circa 900 AD first quoted by Ahmadi scholar and missionary Maulana Jalal-ud-Din Shams, is actually derived from more ancient Buddhist sources. The book mentions Yuz Asaf preached the 'Bushra', i.e. 'good news' (gospel), spoke in parables, and eventually passed away in Kashmir with the disciple Thomas at his side. Second, is *Tahrik-e-Kashmir* by Mulla Nadiri, the first Muslim historian from Kashmir, from circa 1400 AD, mentioning the arrival of Yuz Asaf from the Holy Land and his meeting royalty. The book is in possession by the custodians of the tomb and access is difficult. Fortunately, Ahmadi scholar Khwaja Nazir Ahmad took a photograph of the relevant portions and published it in 1952. Third, is the ancient Hindu text from circa 115 AD entitled *Bhavishya Maha Purana*, first published in 1910. Ahmadi scholar and missionary Maulana A.R. Dard made reference to this book in 1948. This *Purana* specifically identifies Yuz Asaf as one and the same person as Jesus. Thus Buddhist, Hindu and Muslim sources – the religious legacy of India – discuss Jesus in India.



The writing style is easy to follow, with plenty of pictures and diagrams keeping the reader engaged. The bibliography is extensive, but unfortunately, the book lacks an index. One reference is incomplete, relating to a quote about Jesus in Kashmir from an old Arabic text (page 175) without mention of the book title, other than to say it exists in a library in Qadian, India. The claim that in all of history (page 66) Marjan is the only woman identified as the wife of Jesus, stands on thin ground. No historical text is mentioned in the book giving this information. Also on page 150 it is stated the graves of Jesus, Joseph, Mary and Marjan are close to each other as depicted on a map on a different page, but the map does not have Marjan's grave located. In addition the *Aquarian Gospel of Jesus Christ* as a source of information about Jesus' travels in Asia is problematic; the book was composed in 1908, a piece for the fledgling New Age Movement.

On the whole the work is a good summation of research work done to date by scholars with hands-on experience in exploring the tomb and environs. Their energy and zeal for searching the truth is palpable throughout the book. ♦

# Tuning in to Ahmadiyya



INTERNATIONAL

REACHING THE CORNERS OF THE EARTH

**By Hannah Forbes**  
**Black, Guardian.co.uk,**  
**Reprinted with Permission**

**F**rom a studio in south London, members of the Ahmadiyya community broadcast their message of tolerance to the world

In deepest south London, the pale green dome of a mosque looms, vaguely incongruous, above an anonymous tranche of takeaway restaurants and mock-Tudor semis. The grounds of the mosque house an internationally popular satellite channel, broadcasting since 1992, but unless you're a member of the Ahmadiyya movement – a controversial brand of Islam that preaches peace and tolerance and believes that the messiah arrived in the 19th century – you've probably never heard of it.

Muslim Television Ahmadiyya (MTA) is almost entirely run by volunteers drawn from the Ahmadiyya community. News producer Tehmeena Luqman, one of the few paid members of staff and the only female full-time employee, seems almost apologetic about receiving a salary. "I also have a son so I have to pay for childcare, otherwise I wouldn't be able to do it," she says. She previously worked at a local ABC TV station in the US, so she's

used to a faster paced news environment. "We're not doing five or six newscasts in the day, it's not that kind of pressure – it's a different pressure because you're reporting to a different kind of authority." That authority is Masroor Ahmad, the fifth and current Ahmadiyya caliph, who oversees all the station's programming.

One of MTA's purposes is to fortify Ahmadis in countries where the religion is suppressed – in Pakistan, Bangladesh and Indonesia, Ahmadis have been killed in religiously-motivated attacks – as well as offering worshippers everywhere an instant connection to the caliphate. Those who can't get a satellite signal can

keep up on the MTA YouTube channel. Programmes are broadcast in various languages, and the translators who simultaneously relay the caliph's Friday sermon often double as missionaries – like Ferouz Alam, who also proselytises in Bangladesh. How does he connect with potential converts? "I straight away tell them that we are living in the age of the messiah who has been promised by all major religions," he says, radiating calm. "When I talk to Christians I talk about the second coming, because Ghulam Ahmad has the qualities of Jesus."

In the graphics department, Ghalib Khan is working on a logo for



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**MTA - was the brainchild of Hadhrat Mirza Tahir Ahmad, Khalifat-ul-Masih IV ra, and ever since its inception MTA has been a unique channel in many respects. Its focus lies in producing programs that can be enjoyed by people of all ages at all times. It recognizes that television plays a significant role in the world and has accordingly devoted itself to applying this influence positively for the purpose of educating its viewers around the world.**

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Jalsa Salana, an Ahmadiyya annual conference attended by around 30,000 delegates. He recently graduated from Brunel with a degree in multimedia design and also hosts MTA's Real Talk, discussing issues that affect young people – multiculturalism, for example, he says, or how Islam is represented in the media. I wonder if he sometimes feels alienated on both sides, neither a mainstream Muslim nor a typical atheist in the Anglo tradition. "I feel like it's the best of both worlds," he says – the prayer and structure of Islam combined with the freedoms of the west.

Real Talk is filmed in an airy loft space, but many of MTA's shows are recorded in the Morden studio in front of cardboard backgrounds. The whole enterprise has an endearing air of amateurishness about it – the chairman, Naseer Ahmad, is an unassuming businessman who fits in his MTA duties in between his various going concerns including property development and a furniture business. "I was no more qualified than anyone else," he says, without embarrassment. "I've learned about television as I go along." His pride not only in the TV station but also in Ahmadiyya as a whole is obvious. "We've always valued education very

highly, which is why there are so many Ahmadi judges and generals – in Pakistan you'll find Ahmadis in all the most elevated positions in society."

Naseer Ahmad believes Ahmadis are persecuted because of their peacenik interpretation of jihad and opposition to remuneration for imams. "We believe in peace, harmony and co-existence," he says. "We don't believe in war, violence and suicide bombings. We practically and explicitly condemn that." The unspoken contrast is to a Muslim mainstream that has been accused of not condemning violence in sufficiently strong terms. To the familiar western cry, "Where are the moderate Muslims?", Ahmadis wish to answer, "Here we are!" But the problem is that many simply don't consider the Ahmadis to be Muslims at all.

The reason for this is displayed proudly on Naseer Ahmad's office wall – a framed photo of Ahmadi messiah Ghulam Ahmad, the heart of the theological break between the Ahmadiyya and mainstream Islam. The Ahmadis believe that Ghulam Ahmad, a Punjabi doctor's son born in 1835, is the promised redeemer who will save the world from sin. Most Islamic scholars ve-

hemently disagree – a crisp email from a Muslim Council of Britain spokesperson says in no uncertain terms, "All the main four Sunni schools of thought and the main Shia schools believe the Ahmadis to be non-Muslims. It is a unanimous position amongst Islamic scholars."

Still trying to work out the relationship between the Ahmadiyya and mainstream Islam, I press Naseer Ahmad on the subject. If I mentioned to a Muslim friend that I'd visited an Ahmadi TV station, what would their reaction be? "It depends on their perspective," says Ahmad. "If they're from Pakistan and have been exposed to propaganda, they might not like the idea. But most people in this country are open-minded." He shows me round the now-deserted mosque, a gleaming, lushly carpeted building that can hold 10,000 worshippers and is fully rigged up for the Friday sermon broadcasts, when Masroor Ahmad's words are beamed to MTA watchers all around the world. I ask if the worship here differs from non-Ahmadi mosques. "Every detail is the same in every way," says Naseer Ahmad. "That is why it makes no sense when people say we are not Muslims." ♦



# AHADITH

Sahih Bukhari, Book 76, Number 435:

*Narrated Abu Sa'id Al-Khudri:*

Allah's Apostle said, "The thing I fear most for your sake, is the worldly blessings which Allah will bestow upon you." It was said, "What are the blessings of this world?" The Prophet said, "The pleasures of the world." A man said, "Can the good bring forth evil?" The Prophet kept quiet for a while until we thought that he was being inspired divinely. Then he started wiping the sweat from his forehead and said, "Where is the questioner?" That man said, "I (am present)." Abu Sa'id added: We thanked the man when the result (of his question) was such. The Prophet said, "Good never brings forth but good. This wealth (of the world) is (like) green and sweet (fruit), and all the vegetation which grows on the bank of a stream either kills or nearly kills the animal that eats too much of it, except the animal that eats the Khadira (a kind of vegetation). Such an animal eats until its stomach is full and then it faces the sun and starts ruminating and then it passes out dung and urine and goes to eat again. This worldly wealth is (like) sweet (fruit), and if a person earns it in a legal way and spends it properly, then it is an excellent helper, and whoever earns it in an illegal way, he will be like the one who eats but is never satisfied."

Sahih Bukhari, Book 76, Number 436:

*Narrated Zahdam bin Mudarrib:*

'Imran bin Husain said: The Prophet said, "The best people are my contemporaries (i.e., the present

generation) and then those who come after them (i.e., the next generation)." Imran added: I am not sure whether the Prophet repeated the statement twice after his first saying. The Prophet added, "And after them there will come people who will bear witness, though they will not be asked to give their witness; and they will be treacherous and nobody will trust them, and they will make vows, but will not fulfill them, and obesity will appear among them."

Sahih Bukhari, Book 76, Number 437:

*Narrated 'Abdullah :*

The Prophet said, "The best people are those of my generation, and then those who will come after them (the next generation), and then those who will come after them (i.e. the next generation), and then after them, there will come people whose witness will precede their oaths, and whose oaths will precede their witness."

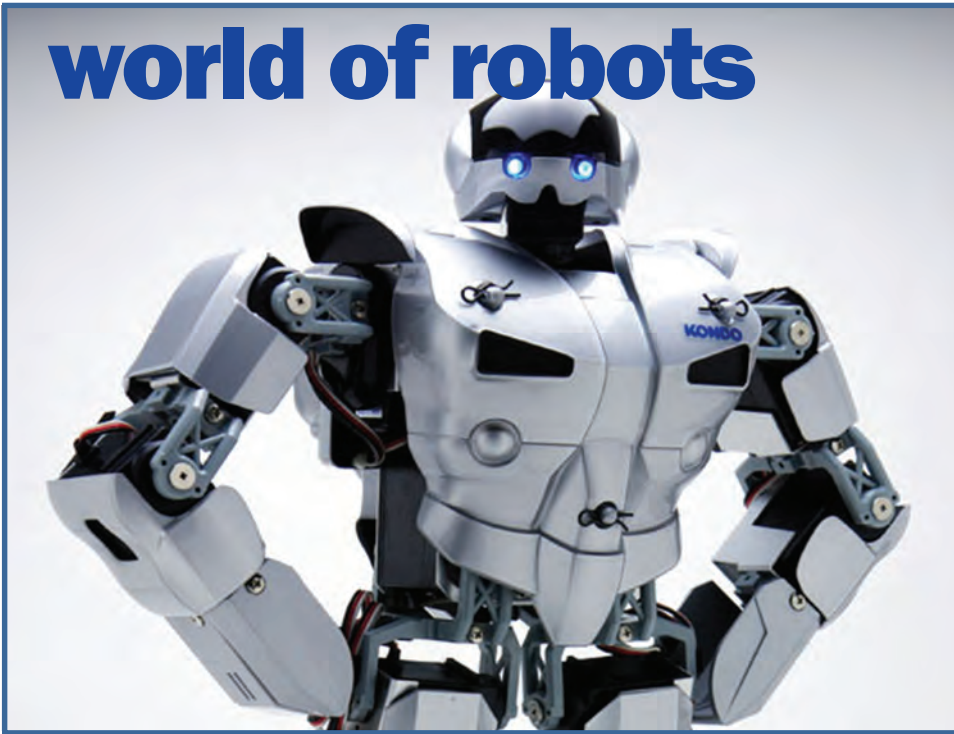
Sahih Bukhari, Book 76, Number 438:

*Narrated Qais:*

I heard Khabbab, who had branded his abdomen with seven brands, saying, "Had Allah's Apostle not forbidden us to invoke Allah for death, I would have invoked Allah for death. The companions of Muhammad have left this world without taking anything of their reward in it (i.e., they will have perfect reward in the Hereafter), but we have collected of the worldly wealth what we cannot spend but on earth (i.e. on building houses)."

# Perspectives

## Thank God, we don't live in a world of robots



**W**henever a natural disaster strikes and we watch the devastation on television, our hearts sink. We are sickened to see bodies floating in the water after a tsunami hits. An earthquake takes place anywhere in the world and our hearts bleed as dead people are pulled from beneath the fallen buildings.

We feel helpless but in our own ways extend whatever help we can to help the victims. These are people we don't even know but our love for humanity overtakes all other emotions. Some of us ask the question: how could God let this happen? If God is described as the Most Merciful, how could He let devastation take lives, break families and cause so much disease?

Although these questions are particularly

raised at the onset of just about any natural catastrophe, some of us have a lot more to complain about than just that. Why would God take the life of a new born baby and let the parents suffer? Why are there ugly people in the world? Couldn't He make them all good looking? Why are some people healthy all their lives and some suffer so much with disease, that it is hard to even watch them suffer? Why couldn't He make everyone healthy? Why doesn't everyone get to be the same old age? About a range of 95 to 110 could be acceptable. We can debate about a good figure and let God know.

If God were to accept this way of thinking, we would end up in a world where all human beings would be of the same color, size, shape, features and age. Everyone would have the same job as well as income—a world of robots.

What purpose would a world of robots serve? For starters, the fashion industry would not exist!

God's plan was to create human beings and give them choices and creative faculties for constant improvement and allow them to grow physically and spiritually. He has seen us performing wonders in the physical world by making inventions, overcoming diseases, finding cures, and discovering means of comfort in our physical lives. In every age, He has also seen men reach that level of spirituality where He would converse with them.

In a world of robots, no such thing would occur. It would be a useless and monotonous world. God and the robots both could do without it. God does not want robots; even His angels have different numbers of wings and serve different functions while their choice of good and evil is not there.

Natural disasters take place because that is how nature works. The mountains shift, lava erupts and the oceans get bigger and smaller. What we face in all that is just part of nature. It is the devastations that give us reason to improve ourselves. When a new disease spreads, we put everything at our disposal to find the cure for it. God has a cure for every disease on this earth. We have to go find it and in the process, we become more knowledgeable of nature and have more command over matter around us.

It is not God's fault that these changes in nature take place. It is His design to challenge us. If humans did not have these challenges, they would not be any different than animals. We would have a severely limited function on earth and could not possibly have achieved the wonders we are proud of today. He is Love and it is Him who has instilled the feelings of love in us for others, to care for, when devastation takes place.

Let us appreciate the system God provided us and keep on marching forward. Enjoy the different colors, shapes, sizes around us. Every human is special. Like flowers of different colors, fragrances and shapes, every person is beautiful and is delicate in his or her own way.

**Thank God for not making us robots.**

*Falahud Din Shams*



**"Masjid Noor", built by Majlis Ansarullah, Bangladesh to mark the 100 years of Ahmadiyya Khilafat. The mosque has one Dome, five minarets and 100 small arches, as symbols of Hadhrat Masih Maud (AS), Five Khulafa and 100 years of Khilafat.**



**Visitors arrive at the Khadija mosque shortly before its official opening ceremony on October 16, 2008 in Berlin, Germany. The Khadija Mosque, is the first mosque to open in East Berlin. His Holiness Hazrat Mirza Masroor Ahmad, the spiritual leader of Ahmadiyya Muslim Community, lead Friday afternoon prayers the day after the mosque's opening.**

(Photo by Sean Gallup/Getty Images Europe)





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Egypt: Mosque of Muhammad 'Ali Pasha which was built between 1828 and 1848

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